April 27, 1995
Issue No. 35

ANDOVER TOWNSMAN

Price 75¢
80 Pages

Our 108th Year

Copyright© 1995 Andover Publishing Company

INVESTMENT QUARTERLY
45.
You haven't saved. Will you be able to retire at 65?
Inside INVESTMENT QUARTERLY



Photo by Lisa Adelsberger

These three youngsters, Rachel Gordon, 10, Rishabh Iyer, 8, and Garrett Rayner, 7, are participating in Earth Week in Andover, helping to clean up the community. The week of activities culminates in a festival Saturday, 11 a.m. to 4 p.m., at Old Town Hall on Main Street. For more on how to participate in Earth Week, see pages 22 and 24.

Parents, with lawyer, seek answers to Campbell's leaving

By Neil Fater

Still bothered by the unexpected resignation of popular principal Sam Campbell, parents again sought answers from the School Committee Tuesday night.

Parent representative Mark Miliotis, a lawyer who lives on Thresher Road, asked the committee if it or Dick Neal, interim superintendent, had established a new direction or policy for West Middle School. If so, he asked, then why weren't parents and teachers involved in determining this need for change?

"If you get rid of a good man you must have a plan," said Mr. Miliotis. "It doesn't sound like a very good plan. It doesn't sound like it was well-thought-out."

On behalf of concerned parents, Mr. Miliotis asked School Committee members to emerge from their "bunker mentality" to

(Continued on page 32)

Sam Campbell's evaluations 'decent'

By Alix Driscoll

The mystery continues to swirl around the resignation on March 6 of Sam Campbell, principal of West Middle School. Many parents of youngsters at WMS and other concerned townspeople are continuing to question the circumstances of his resignation.

(Continued on page 32)

Underground member speaks on Holocaust

By Neil Fater

After the Germans invaded the Netherlands during World War II, they captured an important anti-Nazi Dutchman. Seeking information, the Germans kept the man alive. But every year, at Christmas time, they sent his wife a present – one of her husband's fingers.

This woman was one of the first and strongest members of the Dutch underground that Jim Vanderpol remembers. Mr. Vanderpol, a teen-ager during the war, spent two and a half years in the underground, struggling for his safety, his supper and his sanity.

Tonight, Thursday, at 6 p.m., he will speak about his experiences as part of a Holocaust Remembrance Day service at South Church on Central Street.

Although more than 100,000 of the 6 million European Jews killed during World War II were from the Netherlands, Mr. Vanderpol said he doesn't exclusively link the term holocaust with the German-spawned genocide.

(Continued on page 31)

Where to place new playing fields?

By Joan Brown

In a grass-roots effort to save the forest behind South School, nearly 100 residents met with town officials Tuesday night at the school to discuss possible alternative sites for three new ballfields approved at April Town Meeting.

"The land itself is very beautiful, an incredibly beautiful forest," said Barbara Siegel, of 233 Andover St.

The forest behind South School is very old, with trails, mature trees and an enormous amount of wildlife, she said.

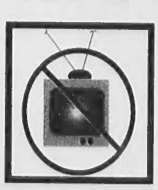
South School is currently undergoing major renovations, part of the school building project approved at the 1994 Annual Town Meeting. A new soccer field recently was completed as part of that project, bringing the current number of fields at South

(Continued on page 33)

Giving up TV for a week

Part one of a two-part story

By Don Staruk



Several Sanborn School students and their parents are going without television this week as part of National TV-turnoff Week. They gave up watching TV Monday, April 24, and will not turn the tube back on until after Sunday, April 30.

"In keeping with the school's theme of 'Do the Right Thing,' they will show how resourceful they are in substituting other activities for TV viewing," said Susan Devine, a parent, former teacher and an instigator of Sanborn's TV-turnoff Week. "The goal of the experiment is to get people thinking about their personal viewing habits and to give them a sense of power over the machine."

The idea was presented to students as an

(Continued on page 4)

INSIDE:

- Guess who's coming to the 350th? See page 2.
- What's Up: AHS: pages 18, 19.
- Superintendent finalists visit Andover next week: page 10.
- Two arrested here in alleged check-cashing scheme: page 2.



NEXT WEEK:

- What did people do during the week instead of watching TV?

Earth Day activities: page 22 / Home delivery: 475-1943

George Bush to speak here at 350th banquet

Norma Gammon, chairwoman of the 350th Celebration Committee of the town of Andover, announces that former President George Bush will be the keynote speaker at the anniversary banquet to be held Thursday, May 11, in Volpe Athletic Complex at Merrimack College.

Committee members hope that President Bush will be accompanied by his wife, Barbara.

In his acceptance letter to Ms. Gammon, President Bush commented, "I do want to be there for this significant anniversary."

President Bush attended Phillips Academy, graduating with the class of 1942. He was a trustee of the academy and has often returned for events as significant as the academy's bicentennial observance and as small as an ice cream cone on the way back to Maine from a Red Sox game.

The anniversary banquet is one of the major events for the celebration of Andover's 350th birthday.

Police nab two in check scam

By Don Staruk

They were apparently not worried about getting caught, according to Lt. Arthur Ricci, because they used their real names when signing for everything. "It wasn't a good move," Lt. Ricci said.

Two Methuen women were arrested Monday morning, April 24, at Lawrence Savings Bank in Shawsheen Square in connection with an alleged check cashing scheme that netted them in the area of $1,700 from bank offices in four nearby towns over a period of a few days, according to Lt. Arthur Ricci.

Officer Charles Heseltine arrested Jodie M. Angelari, 19, of 63 Brookdale Ave., and Tina M. Concemi, 24, of 61 Derry Road, and charged each with conspiracy to commit a felony. Ms. Angelari was also charged with attempting to commit a crime (larceny by check), and will likely be charged with additional counts of larceny, according to Lt. Ricci.

According to police, Ms. Angelari opened an account at Lawrence Savings Bank and deposited a sum of money. Ms. Concemi then wrote Ms. Angelari a number of checks and Ms. Angelari deposited them, then made withdrawals against the deposits at Lawrence Savings Bank offices in North Andover, Lawrence and Methuen.

The women had been staying in motels throughout the Merrimack Valley area during their alleged spree, and even rented a car, police said.

"They were having a good time," Lt. Ricci said.

But they were apparently not worried about getting caught, according to the lieutenant, because they used their real names when signing for everything.

"It wasn't a good move," Lt. Ricci said.

The bank flagged Ms. Angelari's account after the deposited checks began to bounce, and the women were arrested when they went into the Shawsheen branch, allegedly to make another withdrawal.

The pair was held overnight on $200 cash bail in Andover's lockup and were scheduled to be arraigned Tuesday in Lawrence District Court.

SARKISIAN FARMS
PLAYERS • PLATES • DRIVING RANGE
SARKISIAN FARMS & DRIVING RANGE
NOW OPEN
• 40 Tees Available • Putting Green • Refreshments • Golf Instructions
• Open Evenings Under the Lights • Gift Certificates
OPEN DAILY AT 8:00 A.M.
SENIOR CITIZEN DISCOUNT
$1.00 OFF ANY SIZE BUCKET OF BALLS
VALID MONDAY - FRIDAY 8 AM - 11 AM
159 Chandler Road, Andover, MA
Dir.: Rte. 133 to Beacon St., to Chandler Road
RANGE: (508) 688-5522 • GREENHOUSES: (508) 683-3093

ANDOVER VIDEO
SPRING CLEARANCE
USED MOVIE SALE
$2.95 - $9.95
93 Main Street 475-8630

FUR STORAGE



COMPLETE
Cleaning • Glazing • Storage
$59.95
SEPARATE Cleaning or Storage Only
$29.99
Royal JEWELERS
58 Main Street, Andover, Massachusetts
(508) 475-3330
VISIT ROYAL FOR ALL YOUR FUR NEEDS
Storage • Remodeling • Cleaning & Glazing



PAULA

EXERCISE FOR HEALTH
TAI-CHI
NEW!
Beginners' TAI-CHI CLASSES start in MAY.
Reduce Stress
Increase Flexibility
Improve Health
Director:
Dr. Yang Jwing-Ming
35 Years Experience
Yang's MARTIAL ARTS
Call for information or to observe a class.
10 Haverhill Street, Andover, MA
(Shawsheen Square next to Woodworth Chevrolet)
Call: 474-0509

News In Brief

Florist moves

Imagine That Florist, formerly at 26 Chestnut St., has moved to 2 Stevens St., said its owner Rebecca Ting.

"We like it better here. It's easier to get in and out," Ms. Ting said.

The new location, in a small business complex at the corner of Stevens and North Main streets, has plenty of parking, she said.

Ms. Ting opened her shop six years ago on Chestnut Street, in the rear of the Bernardin Building. She moved to Stevens Street in March.

"I moved because the landlord doubled my rent," Ms. Ting said.

The new space is smaller, 1,000 or 1,100 square feet versus 1,847 in the old spot, but Ms. Ting said all she lost is storage space. Where she used to over order and put the surplus in a back room, now she is more careful about what she orders.

"It is more efficient," she said. "The display area is about the same."

Most of her customers seem to be finding the new location, though she lost some of the walk-in traffic. But she is getting customers from West Andover who are telling her they are glad to have her at the new location because it is closer to them. And she is getting traffic from the post office, which is next door.

Ms. Ting will remain a member of the Andover Center Association despite the move out of downtown.

"I like the networking," she said.

Other businesses in the new building include Raven Beauty Parlor; Printworld Printing; Video Island; and Glyph Systems Inc., a computer-software distribution and technical support office.

Health fair for elders

Celebrate May as Older Americans Month at VNA HomeCare of the Merrimack Valley's annual Elderly Health Fair Wednesday, May 3, at the Lawrence Senior Center, 155 Haverhill St., from 9 a.m. to noon.

Free medical screenings by area physicians include glaucoma and cataract exams, skin screenings, breathing tests, foot exams, blood pressure checks and information on nutrition, medications, heart disease and cancer. Cholesterol screenings and blood work will be offered for a $12 fee.

The Elderly Health Fair is an annual event co-sponsored by VNA HomeCare Inc. and Lawrence Council on Aging and is funded in part by the Older Americans Act as granted by Elder Services of the Merrimack Valley Inc.

Admission is free to the elders of Greater Lawrence. No preregistration is required. Call VNA HomeCare at 470-1615 or Council on Aging at 794-5883.



Photo by Lisa Adelsberger

Andover's health director, Everett Penney, left, recently received the John D. Crowley Award for having "contributed to the growth and success of the Massachusetts Health Officers Assoc. through outstanding leadership and extraordinary service." At right is John Canning, treasurer of MHOA. According to Chester Kennedy, executive secretary of the association, Mr. Penney's activity locally and on the state level in health issues and his working "behind the scenes" for the association all contributed to his being selected for the award.

Seminar today is for senior-citizen advocates

U.S. Rep. Martin T. Meehan, D-Lowell, will host an issues seminar for senior citizen advocates Thursday, April 27, from 1 to 3 p.m. at Chelmsford Senior Center, 75 Groton Road, North Chelmsford. This seminar will allow seniors to voice their concerns and ideas on what issues should be addressed at the 1995 White House Conference on Aging (WHCoA).

The WHCoA is the fourth such conference in history and the last of this century. More than 2,250 delegates from all 50 states and the U.S. territories will gather at the Washington Hilton Hotel May 2-5.

Quote, unquote . . .

'Some people would not say anything. They would just sort of half faint. Some would get mad at me. I was 15 so I was not exactly prepared for this.'
Jim Vanderpol, a member of the Dutch underground, recalling having to tell people that a family member had been murdered, page 31

'I'd like to think we don't watch very much. I will, once the kids go to bed, put the TV on and the TV will stay on until I go to sleep.'
Pat Scanlon, talking about her family giving up TV for a week, page 4.

'Besides what we'd lose nature-wise, (the forest) is dedicated to a former student who passed away.'
Michelle Crispo, a high school student, talking about the forest at South School, page 33

Index

Business.....8
Classified / Real Estate.....49-63
Editorials.....34
Entertainment.....25, 38, 39
Letters.....34-36
News Calendar.....11
Obituaries.....28, 29
Police Log.....37
Property Transfers.....50
Religion.....26, 27
Schools.....14-21
School Menus.....21
Senior Citizens.....13
Social news.....22-24, 30
Sports.....40-42

LIMITED
Page 3 Advertising Space
Available (This Size)
$35.00 per week
Call: 475-1943
ANDOVER TOWNSMAN

Reduce stress, anxiety, fatigue, depression, sports injuries, headaches, neck/shoulder/back/body pain, swelling ...
Therapeutic Massage
E. Welch, LMT, R.N. (Ret.)
166 N. Main, Andover
470-3121

CUSTOM GIBSON CABINETRY
Contemporary and traditional furniture
All types of custom casework including: built-ins, bookcases, and entertainment cabinets
Specialty custom woodworking
Prompt professional service
Kenneth Gibson
Andover, Massachusetts
Telephone: 474-4469

Krazy 'bout Kids
EXCLUSIVELY DEVOTED TO THE SALE OF NEW, HANDCRAFTED AND GENTLY WORN, DESIGNER WEAR FOR CHILDREN AND YOUNG ADULTS.
475-6704
In The Archway
Olde Andover Village
93 Main Street / Andover
NOW ACCEPTING SPRING & SUMMER CONSIGNMENTS
Hrs. Mon. 10-4; Tues.-Sat. 10-5
Consignments Accepted Mon., 10-4, or by Appt.

Eric Ruderman
Loan Officer
BankAmerica Mortgage
A Division of Bank of America, FSB
10 New England Business Ctr.
Suite 112
Andover, MA 01810
(508) 688-6800 Ext. 212
(800) 272-6706
FAX (508) 688-8987
BankAmerica

KENNETH C. ROGERS, Ed.D.
Licensed Psychologist
There is no such thing as a "bad" thought or feeling.
90 Main Street / Andover, MA
474-4999

Doctor Johnson
Provides High Quality, Affordable
Veterinary Health Care in your Home
Call (508) 794-0019
or (603) 382-0426
Michael A. Johnson, D.V.M.

ENZO
ENZO OF ANDOVER LTD.
Quality Alterations
Our professional tailoring department is ready to serve you on all or your needs!
2 ELM SQUARE • ANDOVER CENTER
(508) 470-2050

No TV

(Continued from page 1)

experiment and a challenge.

Each participating student took home a pledge sheet that the student and his parents were to sign. Students were asked to write what they are doing instead of watching TV and what they think of it. At the end of the week, all participants will receive a certificate. Some will receive prizes, including gift certificates for food, ice cream, books and other merchandise donated by local merchants.

The *Townsman* this week talked with two families about their TV habits and how they plan to spend time without TV. Next week the *Townsman* will follow up with the families.

Connie Scanlon, her husband, Pat, and their two children, Janice, 10, and David, 8, of 34 Washington Ave., watch a fair amount of television, and quitting for a week will be a distraction.

"I'm fine about it. I don't think my husband is quite as enthused," Ms. Scanlon said. "He's actually being very good about it."

The children are also being good about it.

"Mostly I watch TV on Saturdays," David said.

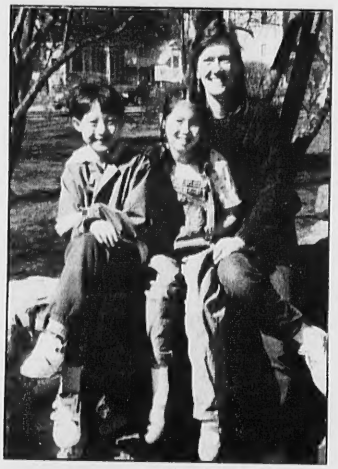


Photo by Lisa Adelsberger

David, 8, Janice, 10, and Pat Scanlon, of 34 Washington Ave., will spend this week without television, along with their dad/husband, Pat Scanlon.

He also watches The Mighty Morphin Power Rangers on weekdays, after he gets home from gymnastics practice or karate.

"I have to admit – I tape Power Rangers for him," Ms. Scanlon said.

But for this week, David said, "I'm going to do reading and I do gymnastics and karate."

The family gave up TV once before – about two years ago – when they actually put the sets away in a closet. But slowly the sets made their way back out of the closet. The experiment lasted the better part of a year.

Ms. Scanlon said she doesn't think her kids watch too much TV, but she wants them to think about what they watch and to make deliberate choices.

"I'd like to think we don't watch very much," Ms. Scanlon said, but in the next breath described her own "addiction" to the tube. "I will, once the kids go to bed, put the TV on and the TV will stay on until I go to sleep," she said.

That is usually 9-11 p.m. Then sometimes she'll watch the late news, and once a week catches Jay Leno or David Letterman at 11:30 p.m. She also watches the national news at 7 p.m. In the morning, she will often turn on the last half hour of the Today Show, from 8:30-9, "but I don't watch daytime TV."

Ms. Scanlon described her husband as a news junkie who watches the local and national news each evening and will sometimes watch news on Saturday and Sunday mornings while doing paperwork or other household chores.

"He watches more TV than me," David said of his dad. "He watches the news and he watches some sports."

While Ms. Scanlon will watch lighter fair such as Seinfeld or Murphy Brown, her husband watches some programs with more violence, such as Homicide or Unsolved Mysteries.

"We don't have cable – and that's intentional," she said. That's because cable offers too many choices, she said.

The kids keep busy after school and evenings with homework, karate, gymnastics or other activities. But Saturday mornings "are a blowout" with TV for the kids.

Janis will miss watching Fudge, her favorite Saturday morning show, and Ghost Writer on Sunday. But this week, she'll spend some time on the family's computer instead.

Ms. Scanlon said there's not a problem with the quality of the shows her kids watch. "There's a lot of good quality programming, but there's such a thing as too much of a good thing."

The Scanlons don't have any video games, and they will not watch video taped movies this week. "I didn't see that in the rules, but it's out," she said.

Ms. Scanlon said she plans to change some of the family's viewing habits after this week. "What our plan is, is to go cold turkey the whole week,"

(Continued on page 5)

Rogers Spring Hill Garden & Farm Center
Spring Hill Garden Center
Come get a FREE consultation from our Landscape Designer Brad Grande
Saturday, April 29
Arbor Day Special
Shade and Flowering Trees in stock
20% OFF
Rte. 125 at the North Andover/Haverhill Line
372-4780
OPEN MON.-SAT. 8-6 SUNDAY 9-4

ANDOVER TOWNSMAN
Established 1887
U.S.P.S. (025-440)
Publisher.....Irving E. Rogers, Jr.
Editor.....Perry Colmore
Assistant Editor.....Jack Grady
Business Manager.....Michael A. Masessa, Jr.
Advertising Manager.....Donald P. Schwanekamp
Office Manager.....Rita M. Stoessel
Marketing/Production Coordinator.....Jessica Price
Circulation Manager.....Nancyellen Guzzardi
Reporter.....Neil S. Fater
Reporter.....Don Staruk
Photographer.....Lisa Adelsberger
Published Every Thursday By The Andover Publishing Company
33 Chestnut St., P.O. Box 1986, Andover, MA 01810
Tel. (508) 475-1943 • FAX (508) 470-2819 • FAX (508) 475-5731
AOL: Townsman • Internet: Townsman@aol.com
Second Class Postage Paid at Andover, Mass. and Additional Mailing Office
1 Year Subscription Intown - $35 Per Year / 2 Years - $60
1 Year Subscription Outside of Greater Lawrence Area - $40 Per Year / 2 Years - $70
College Subscriptions $35 College Year
COPY DEADLINE: Advertising copy must be in the TOWNSMAN office by 5 p.m. on Monday. Camera Ready Advertising Copy 12 p.m. on Tuesday; week of publication. No cancellations honored after the above deadlines.
POSTMASTER: Send address changes to: Andover Townsman, 33 Chestnut St., Andover, MA 01810.

THE EARLY SPRING SALE
Georgian Court
sale $1849 china, reg. $2149
sale $1449 buffet, reg. $1649
sale $1299 oval extension table, reg. $1499
sale $399 side chair, reg. $499
Complimentary Design Assistance & Free Local Delivery Available.
THE ETHAN ALLEN CREDIT CARD
•CREDIT LINES UP TO $10,000 approved in minutes
•Low minimum monthly payments
•Low finance charge rates
THE FURNITURE BARN
AN AUTHORIZED ETHAN ALLEN RETAILER
Jct. Routes 114, 125, 133, North Andover, MA 01845 508-685-3546
Open Mon., Wed., Thurs. 9:30-5:30; Tues. & Fri. 9:30-8:30; Sat. 9:30-5 p.m.; Sun. 1-5
ETHAN ALLEN® HOME INTERIORS
©1995 Ethan Allen Inc. Sale ends May 7, 1995

ANDOVER LIQUORS
Fine Wines & Beers
New!!!
Hornsby's Pubdrafts
DRAFT CIDER
$5.99 /Six Pk
Iggy's Bread
Fresh Every Friday & Now, Saturdays Too!
(After 1 P.M.)
Shawsheen Plaza
Mon.-Sat. 9 a.m. to 9 p.m.; Sun. 12-6 p.m.
470-0500 FAX: 470-1944
MasterCard VISA AMERICAN EXPRESS

No TV

(Continued from page 4)

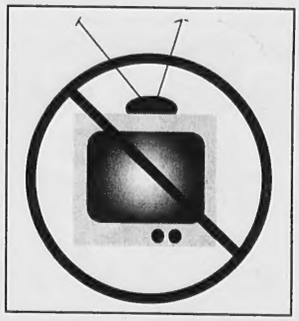
then have a family meeting and decide what to do about TV.

No CNN?

Susan Browne doesn't think going without TV will be too big a deal for her family. Dr. Brown, a pediatrician and single mom, has four children: Jarrod Connors, 14, and eighth- grader at West Middle; Kristin Connors, 12, a sixth-grader at West; Brendan Connors, 10, a fourth-grader at Sanborn; and Devin, 8, a second-grader at Sanborn.

When she told the kids about giving up TV for the week, none of them thought it was a big deal. "They don't watch too much TV anyway," Dr. Browne said. "My oldest son said, 'we'll still be able to watch CNN, right?'"

She told him he can still get the news from the newspaper or the radio. And the older kids already read the paper anyway, she said.



But Dr. Browne said her kids probably watch less than an hour of TV a day, and, "They'll tend to watch an educational program." They don't watch TV after dinner and they already do a lot of reading. Each of the kids also plays an instrument.

So why give up the little TV they watch?

"Just to see what it would be like without it," Ms. Browne said.

Dr. Browne said she watches only a couple of hours a week, mostly CNN, but also an occasional episode of ER. "I've been known to do that."

The weather is nice, baseball has started and all four kids play baseball. Kristin is on a Little League team. The three boys are also in scouts.

"And they have a computer that they play with," Dr. Browne said.

Saturday morning they might notice it. But then they attend church on Sunday.

"I am not allowing them to do VCR movies, and I'm not allowing them to play Nintendo," because Nintendo is played on the TV.

FIND IT.
BUY IT.
SELL IT.
In the Townsman Classifieds

Call 475-1943
to find out about the Townsman's
low classified rates.

ANDOVER TOWNSMAN

Phone me
for a no-obligation
AUTO INSURANCE
quotation.



Norm Merrill

I Will Reduce Your Costs!

Call 475-0400 · Ask for Norm
The Howe Insurance Agency · 4 Punchard Ave., Andover



Cedardale Summer Memberships
May 15th* – Labor Day

Escape to Cedardale this Summer and Enjoy –
- 5 Pools
- 14 Tennis Courts
- Playground
- Family Patio
- Adult-Only Pavilion & Pool
- Full Fitness Center
- Aerobic Classes
- Racquetball
- and Programs for All

Stop in for a tour or call
(508) 373-1596 for more information.

*Outdoor Facility opens Memorial Day Weekend.

Cedardale Athletic Club
931 Boston Road. • Haverhill, MA 01835 • (508) 373-1596



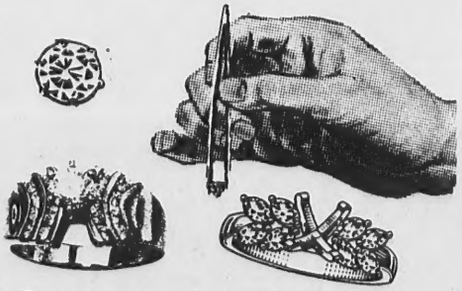
PAULA says:

Royal's Famous
DIAMOND
REMOUNT-RESTYLE EVENT!
April 27th, 28th & 29th
Thursday & Friday, 9:30 to 8 p.m.; Saturday 9:30 to 5:30 p.m.

FREE Appraisals

THOUSANDS of MOUNTINGS
FOR YOU TO CHOOSE FROM!

Enjoy SPECIAL SAVINGS on our wide selection of classic and contemporary mountings or we will assist you in creating your own setting.
Watch as our experts remount your precious stone while you wait.



Royal JEWELERS

58 Main Street, Andover, Massachusetts
(508) 475-3330

Catering to the Buyers of Rare & Unusual
Jewelry & Timepieces Since 1948

SPRING IS HERE!

So is our first **Spring Sale.**
This year only to celebrate our success,

SAVE Absolutely **68½%**

on our World Wide Hand Picked Inventory.



GUARANTEED PRICES OR WILL DOUBLE THE DIFFERENCE AND THAT'S A PROMISE!

COME IN AND ENJOY SAVINGS FROM OUR MULTI-MILLION DOLLAR INVENTORY

Woodbury Rug Company
Importers of Fine Handmade Oriental Rugs

124 South River Road
Woodbury Court Shopping Center (across from Jordan Marsh)
Bedford, NH • (603) 626-5588
1-800-945-RUGS (7847)

HOURS: Daily 9-7, Sun. (after Sun. services) 11-6
We accept American Express, Visa, MasterCard, Discover, personal checks and cash gladly.
• FREE LAY-A-WAY •
(Financing Available)

Resident complains about blasting

By Don Staruk

Monday night's selectmen's meeting at town offices began with Mark Anderson, of 99 Shawsheen Road, yelling at Town Manager Buzz Stapczynski about plans for construction blasting at Andover High School, across the street from Mr. Anderson's house.

"If I get woken up every morning at 4 a.m., I'm having breakfast with you – at 4 a.m.," Mr. Anderson said.

"That's OK," Mr. Stapczynski replied.

Mr. Anderson is concerned with the schedule of the blasting that will remove ledge from the path of the new entrance road at the High School. He complained to Mr. Stapczynski that he has not been contacted by anyone regarding the plans for the blasting, despite his having asked to be consulted and kept advised on the schedule for the blasting.

"I want a phone call. I want a blasting schedule" before they even start over there, Mr. Anderson said. "I want to be informed by you and by the School Building Committee before anything starts."

Mr. Stapczynski told Mr. Anderson that he would be informed of the starting time and blasting schedule by an official of the fire department or by another designee of his or the fire department's.

The exchange actually took place in the hallway outside the selectmen's meeting room as board members moved from an executive session in the manager's office to the meeting room. Police Lt. Phillip Froburg, at the board meeting for other business, came out in the hall and asked Mr. Stapczynski and Mr. Anderson to quiet down and told them that selectmen were waiting to start the meeting. At that point, Mr. Anderson left.

Deputy Fire Chief Charles Murnane said Wednesday morning that the reason Mr. Anderson has not been contacted is because there is nothing scheduled.

"We haven't heard from the blasters," he said.

Fire officials laid down the guidelines for the blasting during a meeting with the School Building Committee and the contractor last week, and have not heard from the contractor since. The contractor must apply for and be granted a blasting permit before any blasting can take place, and no application has been received, Deputy Murnane said.

The earliest the blasting could occur, if the contractor applied for the permit this week, would be the middle of next week, the deputy said.

The fire department will not issue the permit until they have had time to notify area residents, including Mr. Anderson, of the schedule, Dep. Murnane said.

"Absolutely. They will be notified," he said.

Mr. Stapczynski has made it clear that he is very concerned that neighbors are made well aware of what is going on, according to the deputy.

"The blasting – it's getting to be a real hot issue," Deputy Murnane said.

OMEGA

TIME AND TRADITION



Ω OMEGA

The sign of excellence

Royal JEWELERS

58 Main Street, Andover, Massachusetts
(508) 475-3330

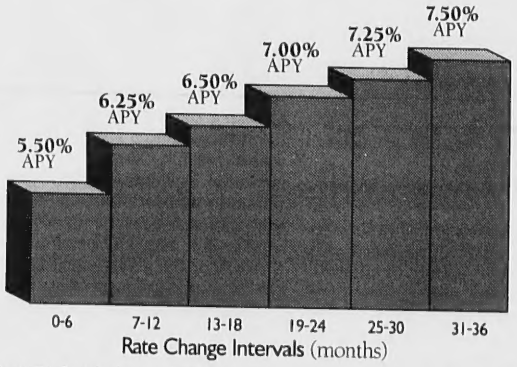
Catering to the Buyers of Rare & Unusual Timepieces & Jewelry Since 1948



STEVE

Ads by Omega, a division of SMH

GET THE CD RATE YOU WANT OR YOUR MONEY BACK.



The APYs listed above reflect the APY earned at each 6 month interval. If held for the entire 3 year term, the APY would be 6.67%.

Open a special 3 Year Step-Up CD at Andover Bank, and every six months you'll have a choice. Keep your money in and get a guaranteed higher rate, or take your money out. Either way, this flexibility allows you to get the best CD rate available. To sign up for our 3 Year Step-Up CD, call or fill out the attached coupon today. It's your money. Take it or leave it.

Andover Bank

Yes, I want to open my Andover Bank 3 Year Step-Up CD.

Enclosed is my check for $_____($5,000.00 minimum)

Name _____ Social Security # _____

Second Name _____ Social Security # _____

Street _____ City _____ State _____ Zip _____

Telephone _____

I certify that the Social Security number(s) written above are correct.

Signature _____ Date _____

Mail To: Andover Bank, P.O. Box 2005, Andover, MA 01810, *Attn.: Retail Banking*
Connecting All Offices (508) 749-2000 or (800) 222-2238
Tewksbury/Wilmington Area (508) 749-2430 or (508) 749-2462
From New Hampshire (800) 635-2954

Andover Lawrence Methuen North Andover Tewksbury

A 6 month early withdrawal penalty will be imposed for withdrawals made outside of allotted "Withdrawal Periods". The Step-Up CD is a limited time offer and may be withdrawn at any time. Rate in effect as of 4/21/95.

Member FDIC/DIF

BUSINESS

Recognizing small businesses

The Merrimack Valley Chamber of Commerce will hold its second annual Small Business Day Recognition Program 1995 and certificate awards presentation Monday, May 1, at 7:30 a.m. at Bertucci's Restaurant, corner of Route 114 and Andover Street, North Andover.

Guest speakers will be U.S. Rep. Peter Torkildsen and Gloria Larson, secretary of the Massachusetts Office of Economic Affairs.

A continental breakfast will be served, compliments of Bertucci's.

Registration fee is $8 ahead of time and $10 at the door. Call 686-0900.

Local firm lands contract to protect Sudbury Reservoir

The Massachusetts Water Resources Authority recently announced the award of a $91,900 contract to Comprehensive Environmental Inc. of Andover for services for the Sudbury Reservoir Watershed Protection Plan.

A report done by the MWRA in 1992 maintained the important emergency response role of Sudbury Reservoir, which is the MWRA's only major back-up water supply source. The report recommended that MWRA work with MDC and local residents to develop a plan to protect the reservoir.

Comprehensive Environmental Inc. will provide an assessment of current watershed conditions, offer policy advice on how much protection is necessary for a back-up source and structure an appropriate watershed protection plan.

Phebe M. Goldman

Phebe M. Goldman, executive director of VNA HomeCare, Merrimack Valley Hospice and HomeCare Inc., will receive the Distinguished Alumni Award from Columbia University on May 5. The award is presented annually by the Alumni Association, School of Nursing, Columbia University Presbyterian Hospital in New York City.



Phebe Goldman

The Alumni Award for Nursing Administration recognizes Ms. Goldman's administrative accomplishments, including using creative approaches to positively influence health care at the institutional, local, regional and national levels and ensuring the highest quality environment for practice within the professional setting. The award acknowledges Ms. Goldman's leadership, excellence in administration and peer recognition.

Ms. Goldman has been executive director of the group since 1988. Last year, the non-profit agencies provided a record 315,602 visits to communities in Massachusetts and New Hampshire. VNA HomeCare, a United Way Agency, and HomeCare Inc. recently received accreditation with commendation from the Joint Commission on Healthcare Organizations.

Ms. Goldman lives in Andover with her daughter, Rebecca.

Linda Cutter

Linda Cutter of Andover, a broker at Re/Max Preferred in North Andover, completed module #442 Interviewing and Selecting the Best, March 1995 in Dallas, Texas, at the Re/Max National Convention.



Linda Cutter

Ms. Cutter has a long line of accomplishments, including the Re/Max Platinum Club in 1994, Re/Max 100% Club in 1994, WCR State Governor of the National Governing Board, National vice chairman for WCR Referral and Relocation Committee in 1994, and the alternate delegate for Region VI of the WCR National Nominating Committee in 1994.

Nancy Greeley

Hunneman & Company-Coldwell Banker has announced that Nancy Greeley, a new vice president of Corporate Real Estate Services, the relocation division of Hunneman Real Estate Corp., has been given a 1994 Corporate Marketing Achievement Award for the second consecutive year. This award is given to corporate marketers for placing the largest number of referrals to Hunneman offices.



Nancy Greeley

Ms. Greeley lives in Andover with her husband and three children.

Susan Rochwarg

Susan Rochwarg, a sales associate at Re/Max Preferred, North Andover, was recognized by Re/Max of New England and Re/Max International for her outstanding achievement by awarding her the Platinum Club award for 1994 at Re/Max International's "Dazzle in Dallas" convention. This honor was granted to only 832 of more than 40,000 Re/Max agents.



Susan Rochwarg

Ms. Rochwarg has been a realtor for 10 years. She joined Re/Max in 1988. For the past five years she has been a member of the 100% Club, another high real estate honor at Re/Max.

Marilyn Burke

Marilyn Burke, GRI, a broker associate with Re/Max Preferred in North Andover, has received the 100% Club award for outstanding achievement at Re/Max New England's ninth annual awards extravaganza.



Marilyn Burke

Ms. Burke has been a realtor for 15 years and a top producer with Re/Max since she joined the firm in 1990. She was in the top 10 of 1,300 sales associates in New England for the month of February.

Janet Thorpe

Janet Thorpe, R.N., BSN, director of cardiac rehabilitation at Pentucket Medical Associates Inc., spoke on "Exercise and your Heart" April 5 at Haverhill Public Library. A certified fitness instructor, she teaches at the Andover/North Andover YMCA and Oxogen Exchange in Boxford. She lives in Andover with her two children.

HOME SWEET HOME

For Mother's Day: May 14

Send the FTD® Mother's Loving Home™ Bouquet

Tell her "thanks for making our house a home" with fresh, fragrant flowers.



FROM: $39.95

Our Hands Move Hearts™

Imagine That FLORIST

Two Stevens Street, Andover
(Near the New Post Office)
• 475-8593 •

A Portrait Of Real Estate Excellence...

It All Depends On Your Frame of Reference



For some, excellence is a lofty and elusive goal–a reference point to compare where you are with where you want to be.

For others, excellence is simply a way of life. Linda Cutter is just such an individual. For Linda everything she undertakes is approached with the same care, attention to detail, and flawless execution. This relentless pursuit of excellence has served her well in her career as one of Andover's leading real estate professionals. But more importantly, it has best served the many Andover home buyers and sellers she has worked with.

With Linda it's little things life researching a little further to carefully evaluate the current inventory for homes that best suit your needs. Your valuable time isn't wasted touring unsuitable homes. She'll carefully screen potential buyers for your home so you only have to deal with serious offers. In fact, a countless list of little touches and actions adds up to "service excellence." If you need a "frame of reference" when selecting an agent, remember Linda Cutter. She provides only the finest service.

LINDA CUTTER
CRP, CRS, GRI, LTG

100% Satisfaction Guaranteed

(508) 686-5300, Ext. 119
(800) 462-7913

RE/MAX Preferred

ATTENTION STATE EMPLOYEES!
NOW YOU TOO CAN HAVE A WIDER CHOICE OF DOCTORS WITH FALLON. YOUR OPEN ENROLLMENT IS GOING ON NOW. CALL FALLON FOR INFORMATION.

FALLON. REDEFINING HEALTH CARE



ALL YOUR FAVORITES.

MOST LIKELY YOUR OWN DOCTORS ARE ALREADY PART OF FALLON.

Today, many of the doctors in the Merrimack Valley area are part of Fallon. (See list below.) And Fallon gives you access to Saints Memorial Medical Center, too. That's good news. Because it means you can change to Fallon without having to change doctors.

In fact, the only thing that may change is the level of care your doctor can provide. With Fallon, you and your doctor will have more choices for your health care than ever before. Because Fallon's Peace of Mind Program gives you the option of going to world-renowned hospitals in Boston: Mass General, Brigham and Women's, Children's and Dana Farber.

You'll also find there are many other resources available through the Fallon Healthcare System that are just not there with any other HMO.

For more information on the health plan that's the area's favorite, ask your employer or call us.

FALLON HEALTHCARE SYSTEM

1-800-868-5200

New doctors are added daily. Look for yours

Darker type indicates new physician.

Stephen Adelstein, O.D.
Richard Altman, M.D.
Murat Anamur, M.D.
Stuart Arbesfeld, M.D.
Fred G. Arrigg, Jr., M.D.
Fred G. Arrigg, Sr., M.D.
Alena Ashenberg, M.D.
Christos Bacos, D.M.D.
Doree T. Barton, M.D.
Harold Bass, M.D.
Wilfred Beaucher, M.D.
Stanley Belcher, M.D.
Roger L. Benoit, M.D.
David Berman, M.D.
Donald Berman, M.D.
Samir M. Bhatt, M.D.
Bjorn Bie, M.D.
Richard G. Birkhead, M.D.
Susan Black, M.D.
Glen A. Bolliger, M.D.
Laurie B. Botie, M.D.
Germain Bouchard, M.D.
Gerald G. Bousquet, M.D.
Peter S. Bradshaw, M.D.
Leonard Bram, M.D.
Robert R. Brenner, M.D.
Stephen Brovender, M.D.
Irwin Buchwald, M.D.
Paul Burke, Jr., M.D.
Paul Burke, Sr., M.D.
Robert M. Buxbaum, D.M.D.
William J. Callahan, M.D.
Linda Cardinal, M.D.
Jose Carrion, M.D.
Jack C. Chang, M.D.
Chu Chen, M.D.
John J. Clarity, D.P.M.
Gilbert M. Cogan, M.D.
Victor Conforti, M.D.
Catherine E. Conley, M.D.
William Cook, M.D.
Despine Coulis, M.D.
W. Alexandra DaSouza, M.D.
Richard DeAmicis, M.D.
Roger Dietrich, M.D.
William Dietz, M.D.
Daniel Dubner, M.D.
Nirajan Dudani, M.D.
Salem Z. Elias, M.D.
Joel H. Epstein, M.D.
Jack Evjy, M.D.
Murray Feingold, M.D.
D. Gregory Felch, M.D.
Jerold Fleishman, D.P.M.
Alejandro E. Flores, M.D.
Allen L. Friedman, D.M.D.
David R. Fulton, M.D.
Noble Gabriel, M.D.
Alden Gagnon, M.D.
William J. Galvin, M.D.
Edgardo Garcia-Trias, M.D.
Samuel Gerber, M.D.
Abdul Ghaffar, M.D.
Paul R. Gilmore, M.D.
Peter Gorlin, M.D.
Roberta H. Guy, M.D.
Eduardo Haddad, M.D.
Syed Jaffer Hasan, M.D.
Penelope J. Hall, M.D.
James Hegarty, M.D.
Savitri Hingorani, M.D.
Eric D. Holstein, M.D.
Neil S. Hornung, D.M.D.
Tina Horwitz, M.D.
Mark S. Hughes, M.D.
John J. Janas, M.D.
Lawrence P. Johnson, M.D.
Thomas F. Johnson, M.D.
Ashok K. Joshi, M.D.
Eric P. Kaplan, M.D.
Leonard Kaplan, M.D.
Charles Kemos, M.D.
M. Akmal Khan, M.D.
Chandra K. Khasgiwala, M.D.
Denis W. King, M.D.
Charles Kokinos, D.M.D.
Yamil Kouri, M.D.
Herbert O. Levine, M.D.
Manlio A. LoConte, M.D.
Roy M. Maletz, M.D.
David A. Malins, M.D.
Gerald H. Margolis, M.D.
William E. Mast, M.D.
Lawrence McCartin, M.D.
David McGoldrick, M.D.
Gregory McNamara, M.D.
Julian Melamed, M.D.
George P. Meltsakos, M.D.
Peter M. Mencher, M.D.
Paul Menitoff, M.D.
Sheila Moorehouse, M.D.
David Morley, Jr., M.D.
Philip E. Mullane, D.M.D.
Kenneth F. Murphy, M.D.
Nicholas F. Nassar, M.D.
Michael H. Nelson, M.D.
Sheila B. Nemser, M.D.
Irving J. Newman, M.D.
Lawrence M. Newman, M.D.
M. Arthur Neyman, M.D.
Christine Ntapalis, D.M.D.
Austin J. O'Brien, M.D.
Kathryn L. Olson, M.D.
Theodore Ongaro, M.D.
Edward Parsons, M.D.
David G. Perkins, M.D.
Doris Pliskin, M.D.
Richard D. Pratt, M.D.
Kenneth J. Prescott, M.D.
Amin Rathore, M.D.
Michael Roberts, M.D.
Peter D. Roman, M.D.
Eric M. Romanowsky, M.D.
Mark Romanowsky, M.D.
Michael T. Rosenbaum, M.D.
Delia Sang, M.D.
Pumima Sangal, M.D.
Nicholas A. Sannella, M.D.
Steven A. Schenker, M.D.
Steven Sciarrio, D.D.S.
Robert H. Shannon, M.D.
Richard Shear, D.C.
Manouchehr Shirazi, M.D.
Robert M. Shulman, M.D.
Neelam Sihag, M.D.
Steven Sikalis, O.D.
A. David Simkin, M.D.
Richard H. Smith, M.D.
Norman P. Spack, M.D.
Paul J. Spieler, M.D.
Eric H. Stein, M.D.
Bryan Stone, M.D.
Allen W. Tarro, D.M.D.
Philip J. Tavano, M.D.
David M. Tracy, M.D.
Stephen Travers, M.D.
David Victor, M.D.
Chi Shiang Wang, M.D.
Jerold Weiner, M.D.
Joel Wien, D.M.D.
Ronald Winfield, M.D.
Stephen Witover, M.D.
Earnest Wu, M.D.
Sivaram Yamajala, M.D.

Some restrictions apply. Peace of Mind Program and physicians listed above are not available to Senior Plan members.

Superintendent finalists visit here next week

By Neil Fater

With a self-imposed May deadline approaching, the School Committee is moving quickly toward the selection of the next superintendent of schools.

Committee members and educators will finish visiting the superintendent finalists' current systems today, Thursday, when a small contingent of educators checks into the New York background of finalist R. Lloyd Jaeger.

Then, it will be time for the candidates to return the favor.

Parents and community members will have a chance to meet with the candidates when the finalists visit Andover next Monday through Thursday.

John Krewer, superintendent in Woodstock, Conn., will be here Monday, May 1.

Dennis Pope, superintendent in Bedford, N.H., will visit Tuesday, May 2.

Dr. Jaeger, assistant to the Duchess County, N.Y., district superintendent, is coming Wednesday, May 3.

Dick Neal, interim superintendent of Andover, will make his rounds Thursday, May 4.

The candidates will visit several schools during the day.

According to the personnel office, parents interested in meeting the candidates during these visits should call their school's principal, PTO president or school council chairperson.

See page 12 for a complete schedule of the finalists' visits

At night, the School Committee will host a "candidate's reception," open to the public, in the Andover Senior Center.

Community members can meet Dr. Krewer from 6 to 8 p.m., Monday; Mr. Pope, from 6 to 8 p.m., Tuesday; Dr. Jaeger from 3:30 to 5 p.m., Wednesday; and Mr. Neal from 6 to 8 p.m., Thursday.

Once a new superintendent is selected, officials then will need to name an assistant superintendent. Denise Littlefield, current interim assistant superintendent, has accepted a job as a principal in Lawrence's newest school. Mr. Neal was assistant superintendent under former school superintendent, Mark McQuillan.

Dennis Pope

Although Andover educators and School Committee members were conducting Dr. Krewer's site visit in Connecticut when the *Townsman* went to press yesterday, officials visited Mr. Pope's educational home last Friday.

According to Mr. Willey, Mr. Pope, the first superintendent of the newly-formed Bedford district, has won state awards for his buildings.

"The schools that he has within his system are really show places," said Mr. Willey. "The environments of the schools were really quite nice."

Because schools districts have their own taxing authority in New Hampshire, Mr. Willey said he did not meet with town officials to discuss Mr. Pope's ability to work with other town boards.

Dick Neal

Andover educators met with three groups in Andover and visited Mr. Neal's old stomping grounds in North Andover as part of Mr. Neal's evaluation process.

In Andover, the site-visit group met with a large group put together by Mr. Neal, toured West Elementary School with Charlie Friel and Susan Shepard, PTO co-president, and talked with town officials.

In North Andover, the group talked with people Mr. Neal worked with when he was a middle-school principal.

"He's obviously a very loved individual over at the North Andover Middle School," said Mr. Willey. "It was kind of an interesting rundown of what you should be doing as a middle school principal."

Walk. **Don't Walk.**



The 14PZ
$349



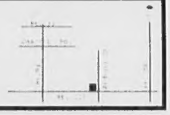
The STX38
$1999

The 14PZ with 5-hp engine, 21" cutting deck and rear bagger. Optional Tricycler® Mulching kit available.

STX38 with 38" cutting deck and 12.5-hp engine.

NOTHING RUNS LIKE A DEERE.®

SANDA EQUIPMENT SALES
222 Andover Street / Wilmington, MA 01887
(508) 694-9920



Call Now For A Free Market Evaluation
Over 20 Properties Sold Already in 1995
New & Innovative Real Estate Marketing Program Guarantees Top Dollar and a Quick Sale For Your Home



SUSAN SELLS

Dear Andover Homeseller:

You're thinking about selling your home and want to be able to sell it for top dollar, in a short time and need a trustworthy agent with a unique marketing program that attracts buyers. I am presently working with over 85 qualified buyers right now, who have been pre-qualified with a lender and educated about pricing in your marketplace. One of them may want to see your home. So pick up the phone now and dial 1-800-817-5454 for a FREE No-Obligation computerized Market Evaluation and get ready to move. I hope your home sells fast and for top dollar.

Susan Rochwarg

P.S. One final point...it could be really important! All of my listings come with a Risk-Free Satisfaction Guarantee, so pick up the phone and call me now!

THIS CERTIFICATE ENTITLES YOU TO A FREE MARKET EVALUATION

Susan Rochwarg, CRP
SUSAN SELLS
RE/MAX Preferred North Andover
(508) 686-5300 x 129
SUSAN SELLS HOTLINE 1-800-817-5454

BIGA BREADS



BOSTON MAGAZINE'S *The Best of Boston*

Crusty European Style Peasant Bread
~Baked Fresh Daily~

- Sicilian Olive
- Classic Round
- Peasant Loaf
- Focaccia
- Classic Corn Bread Rolls
- Sour Cherry & Walnut
- Fig & Toasted Pine Nut
- Currant & Molasses
- Spinach & Walnut
- Fresh Herb Baguette
- Cracked Pepper & Parmesan Bread Sticks

A Bakery Representative will be in the store
Saturday, April 29th from **10 a.m. - 2 p.m.**
to sample all the breads and to answer any questions.
Please make an effort to attend - your tastebuds will be rewarded!

The Butler's Pantry



7 Barnard St., Andover
(508) 475-7121
Cheese - Gourmet Specialties - Kitchenware
European Bakery and Confections • Prepared Foods To Go

CALENDAR

THURSDAY, APRIL 27

South School Council, 7 a.m., South School library, Woburn Street.

Board of Assessors, 9 a.m., assessors office, town offices, Bartlet Street.

Sanborn School Council, 4-5:30 p.m., room 8, Sanborn School, Lovejoy Road.

School Building Committee, 7:30 p.m., third floor, town offices.

MONDAY, MAY 1

Board of Selectmen, 7:30 p.m., third floor, town offices; possibly on agenda: update on proposed playing fields.

TUESDAY, MAY 2

Zoning Bylaw Task Force, 7:30 p.m., first floor, town offices.

Greater Lawrence MAPSA Committee, 4 p.m., executive session, Greater Lawrence Technical School, 57 River Road.

WEDNESDAY, MAY 3

Andover Commission on Disability, 6-8 p.m., agenda includes membership, awareness and bylaws; third floor, town offices.

Andover Contributory Retirement Board, 3 p.m., third floor, town offices.

West Elementary Improvement Council, 3:30 p.m., room B-13, West Elementary School, Beacon Street.

Design Advisory Group, 8 p.m., first floor, town offices.

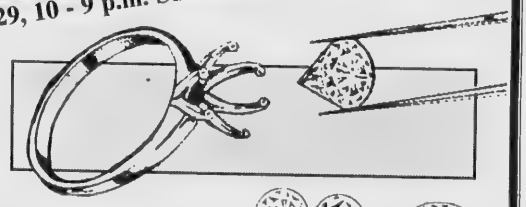
THURSDAY, MAY 4

Board of Appeals, 7 p.m., second floor, Memorial Hall Library, Elm Square.

John Kerry to be here

Massachusetts U.S. Senator John Kerry will address the Merrimack Valley Chamber of Commerce at its annual dinner on Friday, April 28, at the Andover Marriott. The event will include the announcement of the Chamber's new board of directors.

$99 Diamond Remount Weekend
3 Days Only!
Friday, April 28, Saturday, April 29, 10 - 9 p.m. Sunday, April 30, Noon - 6 p.m.



'99 includes setting your diamond into our 14K gold, die-struck 4 or 6 prong solitaire setting and sizing to fit ... *while you wait!* Bring your own diamond or choose from our vast selection. Competitive pricing guaranteed. *Thousands of additional mounting styles to choose from at a savings of 30-50%.*

Update Your Diamonds
Save 50% On All Loose Diamonds*
Also Available: The New Diana Platinum Collection • Plus Other Designer Mountings
We will meet or beat any competitors price
Subject to verification or specifically advertised goods

Platinum



Financing Available to Qualified Buyers

DIAMOND JEWELERS
Expert Gemologists, Jewelers and Appraisers Since 1952
Methuen Mall • Methuen, MA (508) 687-1595

* Off our ticketed prices
Next to Ann & Hope

ANTICIPATION MATERNITY BOUTIQUE
38 Main Street • Andover
470-2799
"Before & After Maternity Fashions"
Gift Certificates Available

AWARD WINNING CAKES
• Birthdays • Anniversaries
• We decorate with fresh flowers
La Patisserie
63 Park Street • Andover
(508) 475-4445

Vincent's
Cuts & Styles
For The
Entire Family
FREE SAMPLE
of Bain DeTerre
with ad
Exclusive
BAIN DE TERRE
Products
(508) 475-2383
74A Main Street
Andover, MA 01810

IT'S 8:00 A.M. THE WASHING MACHINE JUST MADE YOUR BASEMENT INTO A DUCK POND.

Isn't it nice to know that there's a loan that works when everything else breaks down?

Because you can't plan all of life's little adventures, your Fixed Rate Equity Credit Line from First Essex Bank is available whenever you need it, for any reason you choose. You access your credit line, anytime, simply by writing a check.

Unlike credit card offers, our competitive rate is locked in for the term of your loan, so you'll never be surprised by a rate increase. And interest on your Equity Credit Line may even be tax-deductible!

Best of all, our experienced account representatives will make the application process quick, easy and absolutely free. So you can stop wearing waders with your pajamas.

First Essex Equity Loans. Loans for the way you live.

No Points, No Closing Costs, No Fees.

Fixed Rate Home Equity Credit Line 9.50% APR*

Until June 30, 1995.

FIRST ESSEX BANK
Banking from a new perspective.
(508) 681-7500

Member FDIC

Equal Opportunity LENDER

*Available to qualified homeowners. Minimum check amount $250., minimum credit line $5000. The Annual Percentage Rate (APR) is a fixed rate of 9.50%. This is for a 10-year loan, with an initial 5-year draw period and a subsequent 5-year repayment schedule. Payments of interest only are required during the draw period. For example, a 10-year loan of $10,000 would be repayable in 120 monthly installments; the first 60 monthly installments (interest only) of $78.08 and the remaining 60 monthly installments (principal and interest) of $244.78. Maximum loan amount based on 70% of the appraised value. Consult a tax advisor regarding the deductibility of interest.

Massachusetts— Andover, Haverhill, Lawrence, Methuen, North Andover, Norwell**, Wellesley**
New Hampshire— Londonderry, North Hampton**

Here is the schedule of the superintendent finalists' visits

The following is the schedule of visits to Andover next week by finalist school superintendent candidates:

Dennis Pope

Candidate: **Dennis Pope**, Tuesday, May, 2.

Host: Anthony Covino, assistant principal of West Middle School.

Central office:

7 to 7:30 a.m. Breakfast and overview of the day's activities: Candace Hall, director of personnel, and Anthony Covino.

High School:

7:45 to 8:15 a.m. Tour of High School classes.

8:15 to 8:45 a.m. Conversations with High School teachers.

8:45 to 9:15 a.m. Conversations with High School parent representatives.

9:15 to 10 a.m. Meeting with administrators (systemwide).

Middle School: Doherty Middle School

10:15 to 10:45 a.m. Conversations with Doherty and West Middle schools' parent representatives.

10:45 to 11:15 a.m. Conversations with Middle School teachers

11:15 to 11:45 a.m. Tour of Middle School classrooms.

Elementary Schools: Bancroft School

Noon to 12:30 p.m. Lunch with elementary teachers from the Bancroft School.

12:30 to 1:15 p.m. Conversations with

(Continued on page 29)

HOMEOWNERS!

"How do the new septic regulations affect the future sale of your property?"

Will you need to comply with Title V? Do you know?

Call me for a **FREE** brochure.

Reasonable Fees! Free Consultation!

(508) 689-1883

Danny Sordello

Title V Consultant

BUILDING A HOME?

ASK US ABOUT CONSTRUCTION FINANCING!!

- CONVENIENT, KNOWLEDGEABLE SERVICE
- LOWEST RATES IN 20 YEARS
- ASK ABOUT OUR NO POINTS, NO CLOSING COST PROGRAM

1 YEAR ADJUSTABLE RATE MORTGAGE - NO POINTS - CONVERTABLE TO FIXED

*Current Rate	Annual Percentage Rate
6.75%	8.54%

*Rate subject to change without notice

Ipswich Savings Bank

For Mortgage Financing Information, Please Contact:

Thomas R. Girard, Vice President

451 Andover St., N. Andover

508-691-5800 • Toll Free Pager 508-488-9776

Member FDIC/DIFM • Equal Opportunity Housing Lender

FREE Buyer Pre-Qualification

FINANCIAL STRATEGIES



by Ronald R. Hill, CLU, ChFC

WATCH YOUR TIMING

With investments, as in life, timing can be everything. And, while timing may not be everything when it comes to purchasing shares in a mutual fund, it could mean the difference between paying taxes on a distribution and not being taxed. A wise investor finds out when a mutual fund plans to distribute capital gains or dividend income that it may have accumulated. This information can go a long way in helping an investor avoid buying a taxable dividend by holding off on purchasing shares until after the record date for distribution. Those who invest before the record date of distribution are taxed on that distribution, even though they did not really benefit from the gains or dividends that were paid out. Of course, if your intent in purchasing a mutual fund is to hold it within a retirement plan or within some other tax advantaged format, the above concerns are not nearly as important. Let us help you to decide on the right fund to purchase given your circumstances and the goals you wish to achieve. Please give us a call today.

BAYSTATE FINANCIAL SERVICES is New England's oldest and largest full-service financial planning firm. We offer a wide array of financial plans in the areas of retirement, individual investments, life and disability insurance, estate planning and education planning. Want to learn more about how to make the most of your money? Please call us here in **Andover** at **475-9212.** We are located at **10 Essex Street.** We also have a **Boston** office at **100 N. Washington St. (617) 523-4500.**

HINT: Investors who purchase mutual fund shares after the record date of distribution do not get the distribution (and are not taxed on it).

Dargoonian Bros. Farms, Inc.

42 Blanchard Street • Andover, MA 01810

(508) 475-3181 or (508) 475-6620

GRAND RE-OPENING ~ FRIDAY, APRIL 28, 1995

EXPANDED VARIETIES & NEW 1995 COLORS ... also

- Annuals
- Perennials
- Geraniums
- Vegetables
- Herbs
- 12" Hanging Lantanas
- Hanging Baskets

CHECK OUT OUR FLOWER-OF-THE-WEEK SALE!

COME TO THE GROWER - THE PLACE YOU'LL FIND QUALITY & LOW PRICES

DIRECTIONS: From Shawsheen - Rte. 133W. Left after Raytheon-Bellevue Rd., 4th left onto Osgood St. At fork bear right, Blanchard St.

• OPEN 7 DAYS – DAILY 9-5 and SUNDAYS •

SENSITIVITY

Having a baby? We know how you feel. We've been delivering babies since 1884, but each new baby is still a wonder to us. Let the nurses and physicians at Anna Jaques' Seacoast Birth Center guide you through this precious time. We have the support and compassion you need for a happy, healthy baby. For a tour of our luxurious birthing suites or a free brochure about our physicians and services, call 463-1060. Day or night. We're here for you.



Seacoast Birth Center at Anna Jaques Hospital

25 Highland Avenue Newburyport, MA 01950 508-463-1060

SENIOR MENUS

The following meals will be served next week to senior citizens at the Senior Center at Whittier Court:

Monday: Beef Wellington with brown sauce, mashed potatoes, vegetable, assorted whole grain bread, chilled pineapple.

Tuesday: Turkey with gravy, whipped potatoes, carrot wheels, assorted whole grain bread, ice cream.

Wednesday: Salisbury steak with onion gravy, white rice, corn, assorted whole grain bread, fresh fruit.

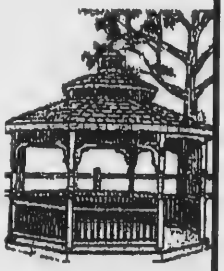
Thursday: Roast pork loin with gravy, potato wedges, green beans, assorted whole grain bread, cake with frosting.

Friday: Fried shrimp, french fries, coleslaw, tartar sauce, ketchup, assorted whole grain bread, pudding with topping.

A choice of milk, coffee or tea is available every day.

For reservation, call 470-3830 before 2 p.m. on the business day before the lunch you plan to attend. Fried chicken will be served **Monday, May 8**, and roast beef on **Tuesday, May 9.**

Coastal Sailing School
LEARN ON CRUISING SAILBOATS
Sailboat Rentals • Excursion Rides
CLASSES START
April 29
Free Brochure
Box 1001, Foot of Commercial Street
Marblehead, MA 01945
617-639-0553

THE AMISH TRADER
presents
Amish Built Gazebos
You can custom design your gazebo to be as simple or as elegant as you wish and choose from a variety of sizes. Screens are also available on all models.

120 MAIN STREET
RTE. 28
(Across From Kitty's Restaurant)
N. READING, MA 01864
(508) 664-4462

DAHER'S
Celebrates Earth Week

Recycle your footwear and help the less fortunate
Bring us any wearable footwear now thru Sunday and we will give you a voucher for...
20% off any pair of shoes, sneakers, slippers or dance footwear in all of our stores
• The more pairs you bring in the more vouchers you will receive
• Voucher valid thru 5/6/95
• All trade in footwear to be donated to local charities and shelters
• Trade in footwear must be wearable and cleaned

Let's work together for a better environment!
Trade Ins welcome. No purchase necessary.
Due to manufacturers policy Easy Spirit, Ecco not included / Special orders and specials not included. Vouchers not applicable to sale items.
DAHER'S Of Andover 89 Main St. Andover, MA 474-0970 Open Daily 9:30-7 p.m. Sat. 9:30-5:30, Sun. 12-5 p.m.
DAHER'S Village Mall Rte. 28, Methuen 683-2307 Open Mon.-Sat. 9:30 a.m.-9 p.m., Sun. 12 noon-6 p.m.
DAHER'S FOR KIDS Stride Rite 27 Main St., Rt. 28, Andover, MA (508) 470-3385

STUDENTS LEARN ABOUT THE RAINFOREST



◀ Andrew Pechazek holds an apparently smiling Whyte's tree frog, a native of the Australian rainforest. The tree frog enjoyed its recent visit to Candy Bachner's kindergarten classroom at Sanborn Elementary.



Photos by Lisa Adelsberger

Grace Gertie holds up the Whyte's tree frog. The experience was shared among the students, so that each one could feel its "rubbery" texture.



Meaghan McGinty looks at butterfly wings under a microscope.



Adam Reczek sits with some of their homemade parrots, which can actually "squawk."



Stephanie Marton puts the finishing touches on her drawing for a Tropical Treats bag.



Danielle Huggins concentrates on making her rainforest placemat, which depicts a rainbow. In the background, other Sanborn kindergartners are working on additional items for sale, to earn money to rescue a portion of the rainforest from development.

Sanborn students save 40 acres of rainforest

Walk into Candy Bachner's kindergarten classroom at Sanborn Elementary School and it is clear the students have been learning about the rainforest. Parrots, fireflies and sloths hang from the ceiling. One wall is a rainforest mural created by the students as they studied the animals and plants of the rainforest and its fragile ecosystem.

The kindergarten classes held a joint fund-raiser to purchase land in the rainforest. In addition to rainforest T-shirts, the children created special "rainforest" crafts to sell to their classmates. These included parrots, pins, magnetic clips, stationary and Tropical Treat bags.

Their efforts raised $600, which will purchase 17 acres of rainforest, with an additional 23 acres made possible from students' T-shirt sales. "The project was a great success and the students learned they can help make the world a better place," organizers said.

The student council of Sanborn is also earning money for the Save the Rainforest fund.

Students have been asked to help their parents reduce, re-use and recycle at home. In exchange for performing environmental chores around the house, parents will pay 25 cents for each task.

All money collected will be utilized to purchase land in the rainforest.

AHS donkey basketball game to benefit Hole-In-The-Wall Gang Camp

You can put a donkey on the court, but can you make it play basketball?

Students, teachers, administrators and other town dignitaries will find out the answer to this question when they meet to play donkey basketball, Saturday, April 29, at 7 p.m. at the Andover High School gym.

The athletes are prepared to ride their braying brutes into battle to raise funds for the Hole-In-The-Wall Gang Camp, in memory of the late Stephen Milmoe (AHS class of '97).

The Hole-In-The-Wall Gang Camp is a non-profit organization dedicated to providing terminally ill children with recreational opportunities and enjoyable times with peers; it is a special place that brought great joy to Stephen during his fight with cancer.

The fund-raiser is being sponsored by his friends and classmates at Andover High.

Advance tickets will cost $5 for students and adults, and $3 for children under 12; or $6 and $4, respectively, at the door.

Advance tickets can be purchased the week of the show at all area schools.

Among the rules for donkey basketball is that players have to do everything while perched on the beasts.

They can't catch or throw a ball or make a basket unless they are on a donkey.

John and Leticia Sisters of Danby, Vt., the burros' owners, said, "The biggest challenge for these brave – if not foolhardy – competitors is to save face as they try to maintain some sort of dignity as they attempt to ride their donkey counterparts.

"Although the riders' object of the game is to actually score some baskets, the donkeys' object is to make complete asses out of the would-be riders."

The donkeys are docile creatures who may be petted and ridden by children during half-time, they said.

"People don't realize how intelligent and sweet-natured donkeys are," the Sisters said. "Our donkeys really understand that it's OK to do as they please during the show, but that when little kids are on them, they need to be gentle."

Fax it:
470-2819.

THE REAL ESTATE CORNER



with **Jean Fitzgerald & Pamela Lebowitz**

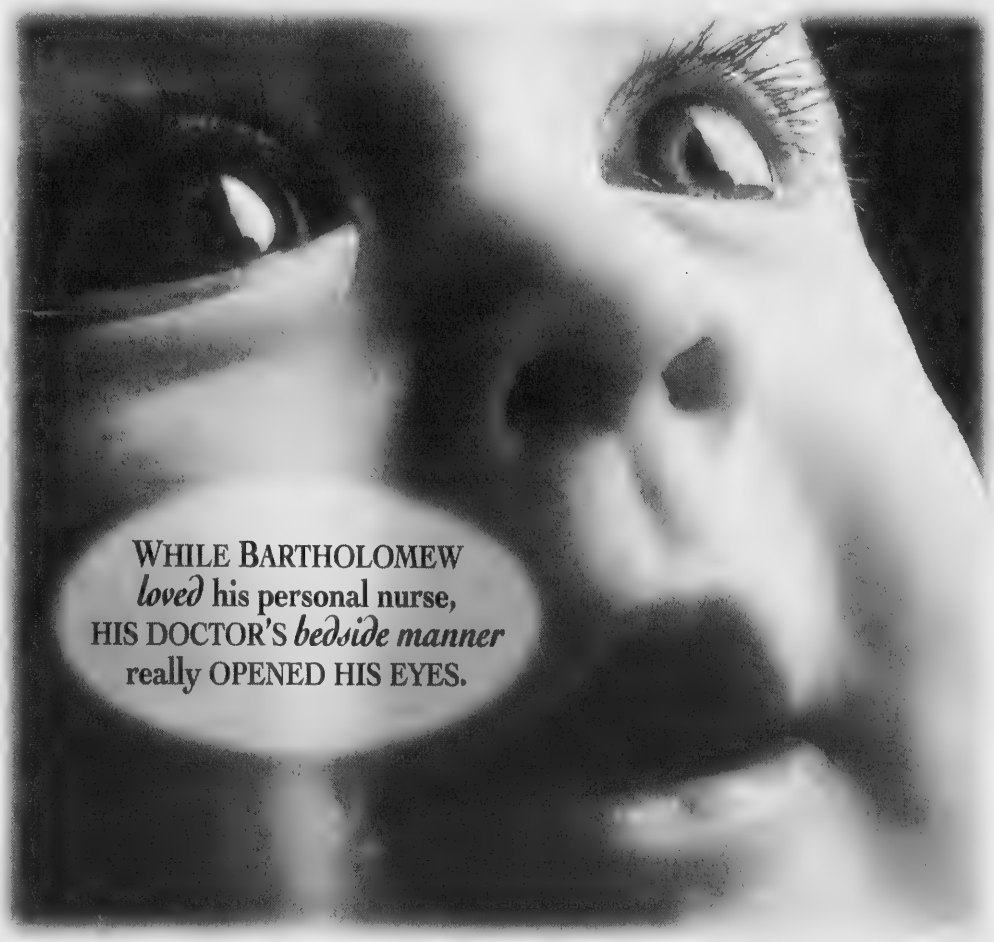
CAN YOU KEEP TRACK OF IT ALL?

Looking at houses can become overwhelming for many prospective buyers. They all run together after a while, and you have trouble remembering which homes you liked a lot and which ones you didn't. Good Realtors use a few good tricks that you can use to help you remember what you have seen.

Take a little spiral notebook and a pencil with you. Jot down the address of each house you see and make some notes on its major features. Write down one distinctive feature that will help you remember the house. Maybe it had unusual moldings in the dining room, or perhaps there was a big apple tree in the back yard. If the house was particularly interesting to you, put a big star on the top of the page to remind yourself that you would like to see it again or even perhaps make an offer on it. If there are features for which you have a strong preference, or if you eliminate a house from consideration for any reason, be sure to tell the agent who is helping you. This will save you a lot of time and effort in your search because the agent will show only the homes that meet your special needs.

If you are considering a move, contact the professionals at **Century 21 Carriage House**. Call us at **475-1243**, or stop by our office at 10 High Street.

• CANCER MANAGEMENT CENTER/LINEAR ACCELERATOR/CHEMOTHERAPY • CHILDBIRTH/PARENTING PROGRAMS • MICROSURGERY • EPILEPSY INSTITUTE • CENTER FOR BEHAVIORAL MEDICINE • SLEEP DISORDER CENTER • NUTRITION SERVICES • TUFTS UNIV. MEDICAL SCHOOL TEACHING AFFILIATION • SALEM WALK-IN • BREAST CARE CENTER • FAMILY-CENTERED MATERNITY/PRIVATE LDRP ROOMS • MOBILE LITHOTRIPSY • EMERGENCY ROOM WALK-IN • NUCLEAR MEDICINE • BLOOD DONOR CENTER • CARDIAC CATHETERIZATION/CARDIAC REHABILITATION • NEUROLOGY/NEUROSURGERY/MICROSTEREOTACTIC RADIOSURGERY •



You can see where Bartholomew was coming from. One look at the quality care provided at The Birthing Center at Holy Family Hospital, and you'll be impressed, too. We make childbirth a warm, personal experience for you *and your family*. Our doctors and nurses are as personable as they are professional. And we're the only hospital in the area with certified midwives. So you get natural, one-on-one care, with modern facilities like luxurious suites, private baths and Jacuzzis. Open *your* eyes: call The Birthing Center at Holy Family Hospital today at (508) 687-0156, ext. 2240, to arrange a personal tour or receive a free information packet about our doctors, midwives and services.

The Birthing Center at
Holy Family Hospital and Medical Center

70 East Street, Methuen, MA 01844-4597 (508) 687-0151 • Caritas Christi • A Catholic Health Care System • Member



Photos by Pam Green/Special to the *Townsman*

Third-graders at South School have been learning from their pen pals at the Malloy School in Lowell. When they got together recently to celebrate the Cambodian New Year, Andover students played their recorders while the Lowell students taught them the words to *Sarika Keo*, a song about a "Colored Bird." Above are students Sok Mach and Neil McCarthy.



Reth Run and Tyler Hopkins take a break from their math game, which uses a wheel and Khmer numbers.

South students celebrate Cambodian New Year with their Lowell pen pals

What happens at a Cambodian New Year celebration? Third-grade children at South School have been learning from their pen pals at the Malloy School in Lowell. Each class has been studying the other's culture through stories, songs and games.

The students met for the first time on Tuesday, April 11, when the Malloy School hosted activities for the holiday. The children joined together to perform Sarika Keo, a Cambodian song about a colorful bird. Andover students, assisted by classmates Lyle Brewer and Pooja Sripad, played the melody on their recorders. Three of their Lowell friends, Mach, Reth and Saroeun, helped the class in the singing.

The Lowell third-graders performed a traditional dance, then taught their guests slow and graceful hand and foot movements. Many Lowell families have come from Cambodia, and Darith Kong's mother helped teach students about the New Year.

"There was a lot of food, and the food was delicious," said Andover student Angela Paone. Fellow student Neil McCarthy enjoyed the egg rolls and rice.

Andover parents Mary Brewer, Susan Buckley, Debi Hopkins, Denise Masse and Annette Wright watched the children create math wheels using Khmer numbers.

South School families have been actively sharing holiday information with the children. Many children are familiar with customs and traditions of other countries in which they have lived or visited. Some children have written to relatives in far-off lands, such as Scotland, Germany, England, India, China and Russia.

Larry Masse thought it was fun meeting

(Continued on page 20)

Need a classified ad? Call 475-1943.

It's that time of year . . .



LENOX™ WATERFORD WEDGWOOD

If you are shopping for CHINA or CRYSTAL
Price us and SAVE!

NAZARIAN'S

Best in Quality • Best in Price • Best in Service

Main Street, Andover, MA
(508) 475-8202

Lechmere Plaza, Rt. 28, Salem, NH
(603) 893-1600

KONA UNIVEGA BIANCHI CANNONDALE
SPECIALIZED GARY FISHER CANNONDALE BIANCHI
GARY FISHER SPECIALIZED KONA UNIVEGA

Bike Sale



ALL '95 MODELS ON SALE
ALL '94 MODELS AT CLOSE-OUT PRICES!
See our huge selection of bike clothing and accessories

Bonus
FREE ACCESSORIES!
With any purchase of a bike, receive $15 worth of free bike accessories.

BUCHIKA'S SKI & SPORTS



• SALEM, N.H. 340 S. Broadway, Rte. 28
603-893-5534
• PLAISTOW, N.H. 5 Plaistow Rd., Rte. 125, Cedarbrook Plaza
603-382-6147
• NO SALES TAX •

Phillips Academy announces honor roll

Phillips Academy has announced the names of students on the honor roll for the winter trimester.

Joseph Alsop, son of Joseph W. and Candice A. Alsop;

Kimberly Ballard-Perrin, daughter of Bob Perrin and Leslie Ballard;

Alison Bartlett, daughter of John and Maria Bartlett;

Jacob Berman, son of David and Mary Berman;

Nikhil Bilwakesh, son of Kashi R. and Chompa K. Bilwakesh;

Ashley Bourland, daughter of Andrew Bourland and Cathy London;

Jennie Bradway, daughter of Robert and Priscilla Bradway;

Vanessa Buia, daughter of Ronald W. and Carlene D. Buia;

Stephen Carter, son of Steve and Adele Carter;

Paul Chen, son of Wu-Fu and Jaw-Fen Chen;

Dean Chiungos, son of John and Victoria Chiungos;

John Cogliano, son of Paul and Rosemary Cogliano;

Aaron Cooper, son of Ronald and Rebecca B. Cooper;

Sera Coppolino, daughter of Giaocchino Coppolino and Roberta A. Johndrow;

James Cowan, son of Dr. Douglas and Sophie S. Cowan;

Raj Dandage, son of Subhash and Kanchan Dandage;

Gregory Dennis, son of Jeffrey and Jeanne Dennis;

Jason Der Ananian, son of Sam and Gail Der Ananian;

Christopher Diamond, son of Rev. James and Barbara Diamond;

Stephen Dietz, son of David and Kathy Dietz;

Hillary Dresser, daughter of Thomas L. Dresser;

Maya Dwarakanath, daughter of Shashikala and Gopala Dwarakanath;

Julia Fleet, daughter of Stephen and Beth B. Fleet;

Lisa Galluzzo, daughter of Joseph and Elizabeth Galluzzo;

Ben Garcia, son of Anthony and Carol Garcia;

Rachel Goldberg, daughter of Norman and Suzanne Goldberg;

Kelly Grieco, daughter of James and Jeannie Grieco;

Lauren Hacker, daughter of Elliot and Barbara Hacker;

Patricia Har, daughter of Henry F. Har and Judith J. James;

Todd Harris, son of Frank and Bernadette Harris;

Casey Higgins, daughter of George Higgins and Leslie Curley;

Yeechin Huang, daughter of James and Patricia Huang;

Bill Kearins, son of William and Pamela Kearins;

Julia Kim, daughter of Jung and Siena Kim;

Eve Klein, daughter of David and Susan Klein;

Justin Kung, son of Dr. Robert T. and Diana T. Kung;

Sonia Kwon, daughter of Oun J. and Susan F. Kwon;

Joshua LeMaitre, son of Paul LeMaitre and Lucie Conliffe;

Daniel Liffmann, son of Stanley and Dorothy Liffman;

Jamie Lipman, daughter of Edward and Marlene Lipman;

Ryan Lisiak, son of Jan and Ken Liasiak;

Colin MacNaughton, son of N. George and Deborah MacNaughton;

Drew Maletz, son of Roy and Linda Maletz;

Joshua Mann, son of James A. and Gail R. Mann;

Lauren Martin, daughter of Greg and Deborah Martin;

Christina McDonough, daughter of Carol McDonough;

Mozhan Navabi, daughter of Nasrin Dabestani;

Anh Nguyen, daughter of Mai T. and H. T. Kim Nguyen;

Trang Nguyen, daughter of Hiep and Chau Nguyen;

Mary Noonan, daughter of James and Mary Noonan;

Alexis Olans, daughter of Richard and Rita Olans;

Pratap Penumalli, son of B. Reddy and Anuradha R. Penumalli;

Hannah Pfeifle, daughter of Gail and Luke Pfeifle;

Jonathan Pytka, son of Steve and Linda Pytka;

Peter Robbins, son of Michael B. and Jill J. Robbins;

Keith Robinson, son of Wyley G. and Susan-Ellen G. Robinson;

Ariel Rogers, daughter of Rodney and Susan Rogers;

Rachael Rotman, daughter of Stephen and Nancy Rotman;

Sarah Schorr, daughter of Natalie and Mark Schorr;

Weston Smith, son of Murray and Lisa Smith;

Melanie Spencer, daughter of Jerald L. and Ellyn E. Spencer;

Abigail Spieler, daughter of Paul J. and Phyllis N. Spieler;

Joanne Tao, daughter of Yee Chee and Mimi Tao;

Nancy Tao, daughter of Yee Chee and Mimi Tao;

Simone Thavaseelan, daughter of Perin and Thava Thavaseelan;

Mark Tompkins, son of Marianne and Dennis Tompkins;

Nicholas Vantzelfde, son of Mark and Karen Vantzelfde;

Yauvana Venkataraman, daughter of Venki and Geeta S. Venkataraman;

Meaghan Watt, daughter of William and Helen Watt;

Emily Wegner, daughter of Robert and Johanna Wegner;

Justin Weir, son of William and Haekyung Weir;

Ned Yetten, son of Raymond and Karen Yetten;

Heejin Yoon, daughter of Gunsang and Soonhae Yoon.

The Andover Townsman
is proud to announce that it has reached an
ALL-TIME HIGH
in CIRCULATION!
Reaching more readers now than ever before ...
ANDOVER TOWNSMAN
33 Chestnut Street • P.O. Box 1986 • Andover, Massachusetts 01810
508-475-1943 • Fax: 508-475-5731

WHAT'S UP

Dominique draws crowd at DCS B-ball clinic

By Dan Gutstein,
Andover High School

The crowd of nearly 200 people roared with excitement as Dominique Wilkins, a 6' 8" forward for the Boston Celtics, took to the floor of West Middle School for a special once-in-a-lifetime basketball clinic. This clinic, which was put on by the Department of Community Services and supported by Gary Jaffarian of Jaffarian Volvo/Toyota, was geared towards members of Andover's youth traveling teams.

The event was well planned and both students and adults enjoyed the pointers they picked up as well as the opportunity to play with one of the best that the NBA has to offer.

The afternoon began with a special presentation to Mr. Jaffarian from Selectman Jerry Silverman.

During this presentation, Mr. Jaffarian was presented with a plaque for his outstanding service to the community and Dominique was given an Andover basketball sweatshirt from AHS B-ball star, senior and captain Eric Danis. When all opening ceremonies were over, the kids, dressed in their commemorative Dominique Wilkins T-shirts, took to the court for an afternoon of instruction and fun.

Steven Arsenault, an eighth-grader at WMS, said, "It was amazing to actually see Dominique up close. I've only seen him on TV and I didn't know that he was so tall."

Dominique spent the afternoon doing drills and teaching the kids the fundamentals of the game he has mastered so eloquently. The highlight of the afternoon was when Dominique put on a basketball exhibition with members of the AHS basketball team and some members of the clinic. For many people, this was the first time they have ever seen Dominique play in person. AHS basketball coach David Fazio said that it was a "great atmosphere" for the kids to be exposed to.

"It's not every day that you get to play three-on-three with one of the best basketball players of all time," said AHS captain Eric Danis.

The clinic lasted more than two hours and by the end, everyone – including Dominique – looked exhausted.

As the days activities came to a close, Dominique stayed to talk and sign autographs for some excited and anxious fans. Mark Browne, one of those fans, put it best when he said, "It was a great thrill to be able to meet someone who plays a professional sport."

As the afternoon ended, many kids went home with an experience and a memory they would never forget.



Danielle Vacarr

AHS sophomore receives Stephen Milmoe Award

Danielle Vacarr, a sophomore at Andover High School, received the Stephen A. Milmoe Award on March 23. Students at the school chose Danielle as the student who most makes Andover High School a better place by keeping alive Stephen Milmoe's enthusiasm, humor, friendship and courage.

About the WHAT'S UP page

This page is sponsored by members of the Andover Youth Council. The goal of the page is to provide a space for a voice of the young people of Andover.

The council welcomes students' and other readers' suggestions for the page, which will appear from time to time in the *Townsman*.

The council also welcomes stories written by other youth in the community.

Anyone who would like to write or suggest stories for the page can get in touch with Pat Sharkey or Todd Buonopane, or call the Youth Services number at 470-3800, Ext. 226. Bill Fahey, Youth Services coordinator for the town, and *Andover Townsman* reporter Don Staruk are advisers to this page. Kate Brown designed the AYC logo.

Let us know when there's NEWS being made AT YOUR SCHOOL for publication in the TOWNSMAN SCHOOL PAGES

ANDOVER TOWNSMAN

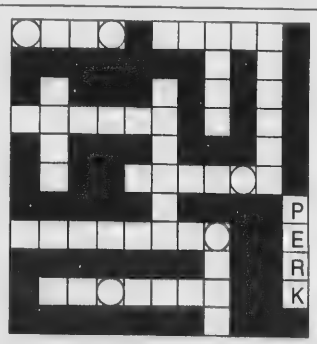


Kids - this week's puzzle is sponsored by Learning Express

WATCHWORD©

FRIENDS

CHANDLER
DATE
FRIENDS
JOEY
LIFE
MONICA
(CENTRAL) PERK✓
PHOEBE
RACHEL
ROSS
SILLY
YUPPIE



FILL IN THE PUZZLE WITH THE WORDS FROM THE LIST. UNSCRAMBLE THE CIRCLED LETTERS TO FIND WHAT RACHEL WAS ON THE FIRST EPISODE. _ _ _ _ _ _

© Scrambl Gram Inc

For the answers to this week's puzzle, check the Classified Pages.



20% Off all Nature Items

Critters, Bug Catchers, Flower Press Kits, Rocks & Minerals and much more!

Learning Express

28 CHESTNUT STREET • ANDOVER • 474-0555

Hours: Mon-Sat 9:30-5:30, Thurs & Fri Night 'til 8; Sun 12-5

Saluting 'the best fans around'

By Patrick Sharkey,
Andover High School

It has become clear for basketball teams across the Merrimack Valley and elsewhere that there is something different about playing in Andover's Dunn Gymnasium.

Besides the difficulties of playing the three-time defending league champs, opponents have to deal with the various dead spots on the floor, an occasionally faulty scoreboard, and – most importantly – the noise, distraction and intimidation of the Andover High fans.

Filling up the two corner sections of the gym and scattered throughout the other section, the raucous AHS fans create havoc for opponents, often acting as a sixth man on the court for Andover. If you want proof of this, just ask a couple of Methuen High players who experienced it first-hand.

One player, after diving after a loose ball, ended up in the first row of the overcrowded gym where a pack of AHS juniors were sitting. Although I'm not sure exactly what happened, I can tell you for sure that it wasn't a pleasant experience for him.

Another player who had badly missed a shot was continuously heckled every time he touched the ball with a chorus of fans screaming "Air-ball. Air-ball." Noticeably timid, he didn't score another point.

"It's amazing how much the fans helped us this year," said senior Matt Gibson. "They distract the other team, get on the referees, and pick up our whole level of play a notch."

While the fans concentrate most of their efforts towards distracting opponents with chants such as "All your fault!" (when a player commits a turnover), and "Warm up the bus!" (when it becomes clear that Andover is headed for a win), they also like to simply cheer with fellow classmates and enjoy themselves. "We're there every game – standing, screaming our lungs out; it's a great time," said junior Dan Taylor.

This sentiment is shared by many, some not even basketball fans, who come together because of the tremendous unity and pride in Andover High displayed at the games. This pride creates a feeling of friendship among all AHS students at the games, including alumni.

This was proven at the last home game, when an entire section stood and chanted "Jo-ta... Jo-ta..." the nickname of J.J. McCormick, a former AHS student and basketball player.

"I couldn't believe it when they started chanting Jota's name. That just shows how into it they are," said senior co-captain Tom Tanin. "They're great!"

This feeling of appreciation is shared by all members on the basketball team, especially the seniors who have played in front of these classmates for three years. "I'm definitely going to miss playing in front of our fans," said senior co-captain Eric Danis.

"They just give the games a great atmosphere, and more and more people in the community are starting to come. They've once again proved that Andover's fans are the best around."

Fax your news

You'll really clean up with us.



- Family owned and operated since 1982
- On-time service
- Saturday/Evening appointments

Members:
- Better Business Bureau
- Greater Lawrence Chamber of Commerce
- New England Institute of Cleaning and Restoration

$49.95 6-foot Sofa Cleaning
Includes stain pre-treatment and deodorizing. Satisfaction guaranteed. (Specialty fabrics excluded.)

$54.95 Carpet Cleaning, 3 rooms
Steam or dry cleaning of any 3 rooms of wall-to-wall carpets. (Up to 400 sq. ft.) Includes furniture moving, stain treatment, deodorizing and turbo-drying.

$99.95* Entire House Special
Expert steam or dry cleaning of up to 5 rooms of wall-to-wall carpets. (Up to 650 sq. ft.) Includes stain treatment, furniture moving, deodorizing and turbo-drying.

*First 100 customers receive a gift certificate for a dozen bagels at Perfecto's Cafe

upkeep
TOLL FREE 800-253-2650
ANDOVER (508) 688-1111

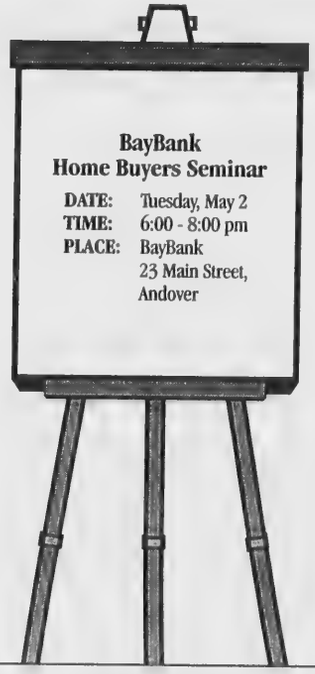
Home Design & Planning
Gerard E. Welch Inc.
10 Post Office Avenue, Andover, MA
475-1090

HALCYON HOUSE



A Gracious Retirement Home
We Offer:
• assisted living environment
• activity program
• delicious home-style meals
• 24-hour supervision
• medications administered by staff • reasonable rates
Contact Betsy or Ken Bonde
175 Berkeley St., Methuen •
685-5505

The Most Important Step In Buying A Home Is Knowing How.



Get the information you need at the BayBank Home Buyers Seminar.

You'll get the facts you need to make buying a home easier and more affordable at our FREE Home Buyers Seminar. You'll learn about the entire home buying process from experts such as a real estate broker, a lawyer, and a BayBank Mortgage Specialist.

You'll also find out how BayBank can make buying a home easier on your budget. BayBank offers mortgages with low interest rates, reduced fees, and smaller down payments to help you get a larger loan.

To reserve your place at the seminar, just call 1-800-416-9228 today. And take the initial step toward owning your own home.

BayBank®

Member FDIC

24-Hour Relay Challenge set for June 10-11

The public is invited to join a celebration the weekend of June 10-11 at Eugene V. Lovely Field – Andover's second annual 24-Hour Relay Challenge. This year's Relay will include 500 participants and more than 200 volunteers. Fifteen are already registered and spots are filling up fast, according to the planners of the event.

The Relay planning team said that the the first annual 24-Hour Relay Challenge last June raised more than $10,000 to support intergenerational and service activities. Despite the 3 a.m. rainfall, "The event was an enormous success and a fun time for all," planners said. "The 24-Hour Relay planning team is working to ensure that this year's event will be an even bigger success."

To get involved with the 24-Hour Relay Challenge this year:

1. Form a team of 10 people to run or walk. Registration packets are available at Andover High School and the Department of Community Services.

2. Volunteer the day of the event.

3. Offer your services or be an event sponsor.

4. Dazzle Andover with your talent. Call Robin Detterman at 794-3719 for more details about performing.

5. Drop by the weekend of June 10-11 to cheer on the participants and share in this celebration of community spirit.

For more information, call Kristen Belmonte at 475-6271.

AHS PAC meeting May 1

The Andover High School Parent Advisory Council will hold a business meeting Monday, May 1, at 7:30 p.m. in the library annex.

Any parent interested in serving on the PAC board for the 1995-'96 school year should contact Kathy Hess, Valerie Jackson or the High School office.

South students celebrate with pen pals

(Continued from page 16)

the pen pals. "My pen pal is nice; I liked meeting her," said Emily Farmer. Their teachers agree. Pam Green from the Malloy School and Sheila Eckoff from South School have been enthusiastic about the pen-pal matchup.

"Our students have had a chance to mingle and learn from each other," said Ms. Green. "Yes," said Ms. Eckoff, "they certainly have learned to appreciate their own and other cultures."

To advertise in the school pages, call 475-1943.

LAKE STREET GARDEN CENTER
37 LAKE ST., SALEM, NEW HAMPSHIRE
PHONE 603-893-5858
ONE MILE FROM THE HONDA DEALER AT THE JCT. OF RTES. 28 & 111

HOURS
EVERY DAY
Sat. & Sun.
9 to5

WOODLAND TREASURES
Wild Flowers Ideal for Sun & Shade
Rare Double Blood Root, Ferns, Mayapple, Merry Bells, Trilliums & Lots More

PERENNIALS
100's To Choose From

PRIVET HEDGE
10 Plants - $21.99

MANY COLORS FRENCH LILACS
MAGNIFICENT MAGNOLIAS
Birches, Forsythia, Hollies, Early Azaleas
Lots of Variety
TREES & SHRUBS

BIRD BATHS
Window Boxes & Pots

STRAWBERRY
RHUBARB
BLUEBERRY
GRAPE
RASPBERRY
PLANTS

GRASS SEED
Starter Fertilizer
Crabgrass Control

Fragrant
LILY of the VALLEY
Bare Root Pips & Potted
GROUND COVERS
Ground Phlox · Myrtle
Pachysandra · Lots More!

Lawrence General Hospital

MORE THAN WORDS

Day Surgery

IN & OUT FOR SAME DAY SERVICE

The LGH community is your family and ours.

COMFORT

The winter was long and hard and our son Alex had a sore throat it seemed all through the season. At our last visit to the pediatrician, the doctor suggested a tonsillectomy. She made arrangements for the Day Surgery team at Lawrence General to do the procedure. Off we went on a bright and sunny Tuesday morning in early spring. The staff made Alex feel special. They understood that while this might be one of hundreds of tonsillectomies they'd do this year, it was the only one our son was going to have. And the fact that he'd be in and out in one day made it so much easier on him and on us.

RESPECT

The doctors and nurses explained everything to us. I was especially impressed with the way they spoke directly to Alex. Being treated that way really seemed to calm him. But what mattered most was the way they treated our family. They used a smile as well as they used their high-tech surgical equipment, and it sure worked for us.



Doctor Hector Rodriguez, Director of Anesthesiology with patient Alex Lizotte

1 General Street
Lawrence, MA 01842
(508) 683-4000

SCHOOL LUNCH MENUS

Here's what's for lunch in Andover public schools May 1-5.

Elementary schools

Monday: Grilled cheese sandwich, green beans, potato chips, fruit cup, milk or juice.

Tuesday: Hamburger or cheeseburger on roll, french fries, ketchup, carrot and celery sticks, applecrisp, milk or juice.

Wednesday: Pancakes with hot maple syrup, sausage patty, applesauce, fruited Jell-O with whipped topping, milk or juice.

Thursday: Chicken cutlet on roll, mayonnaise, sliced carrots, potato chips, cake with frosting, milk or juice.

Friday: Meatball sub with tomato sauce, corn, potato sticks, orange wedges, milk or juice.

Peanut butter and jelly sandwiches and a pizza lunch are available daily.

Middle schools

Monday: Hamburger or cheeseburger on roll, potato chips, sliced carrots, fruit cup, milk.

Tuesday: Steak sub with choice of peppers, onions and cheese, wax beans, fudge brownie, milk.

Wednesday: Taco boat with meat stuffing, lettuce, tomato and cheese, corn, pudding with whipped topping, milk.

Thursday: Cutlet sub with tomato sauce and cheese, green beans, apple crisp, milk.

Friday: Grilled cheese sandwich, french fries, celery sticks, chilled pears, milk.

A pizza lunch or manager's special is available daily.

All menus subject to change.

OPEN HOUSE, SUN. 12-4
SUMMER DAY CAMP
Our 32nd Year for Boys & Girls Ages 3 1/2-14 Yrs.
TRANSPORTATION AVAILABLE
VACATION WEEK & 2-4-6-8-10 Week SUMMER PROGRAMS
All camp activities including Red Cross swimming instruction in olympic size pool, horseback riding, miniature golf, tennis courts, all sports, overnights, crafts, nature, canoeing & more!
CALL FOR A FREE BROCHURE
(508) 475-2502
Jim Loscutoff's
CAMP EVERGREEN/ Andover
166 Jenkins Road / On A Natural 9,900 Acres!
in the Harold Parker State Forest

Adventures In Learning

A Summer Program
The Pike School
Andover, MA
PROGRAM HIGHLIGHTS
- Field Trips/Guest Performers
- Movement/Gymnastics Classes
- Art and Music
- New and Creative Outdoor Games
- Swimming Lessons
- Enthusiastic & Professional Faculty

DATES: Three 2-week sessions
June 26 - August 4, 1995
BE A PART OF THE ADVENTURE!
For more information, contact
Adventures in Learning
at The Pike School
(508) 475- 1197, ext. 475

BROOKS SCHOOL DAY CAMP
19 95
Since 1970
on Lake Cochichewick
1160 Great Pond Road, North Andover
Boys and Girls Ages 4-12
Counselor-in Training Ages 13-15
ART ♦ ARCHERY ♦ BOATING
DRAMA ♦ GYMNASTICS
MUSIC ♦ NATURE ♦ SWIMMING
SPORTS ♦ TENNIS
2, 4, 6, or 8 week sessions
AM/PM Extended Care
Bus transportation available
OPEN HOUSE: Sunday, May 7
Noon - 4:00
CALL 508-686-6101 EXT. 3251

STONE STRAIGHT
STONE MASONS
"STONE WALL SPECIALISTS"
Retaining Walls Stone Fences
Walkways & Patios All Types of Repairs
FREE ESTIMATES
Increase you property value
RESTORE OLD WALLS!!!
JAMES WELCH • (508) 441-2808

Creative Gift Baskets
~ Corporate and Personal ~
Gift Baskets of Distinction For Every Occasion
We Will Personalize Any Basket To Fit Your Needs!
Free Local Delivery • We Ship Continental U.S. • MasterCard/Visa
(508) 475-0972 Andover, MA

DON'T REPLACE IT - REFACE IT!
Bathtubs, Sinks, Even Ceramic Tile
Porcelain, Fiberglass, Acrylic & Repairs
Let us redecorate your bathroom or kitchen with our exclusive Porcelancote
Established 1975
ALL COLORS FULLY GUARANTEED
PERMA 1-957-4377
CERAM P.O. Box 683 Methuen, MA 01844

KAPS
Invites You To Attend
A Very Special
TRUNK SHOW
Featuring
Mondo DiMarco
(Italy's Most Fashionable Sportswear Collection)
Saturday, April 29th
9:00 A.M. - 6:00 P.M.
~ Refreshments Will Be Served ~
KAPS
THE MEN'S STORE
Andover • Burlington • Marblehead

APRIL HAPPY 1ST BIRTHDAYS



Alexandra Jillian Sanz

Alexandra Jillian Sanz was born April 27, 1994, to Sabrina and Terence Sanz. Her grandparents are Marianna F. Barry of Andover, Mr. and Mrs. Frank Sanz of New Jersey and David Barry of California. Alexandra took her first steps at 10 months and is now running in hot pursuit of her adoring sister, Larissa, 3.



Jameson Marcel Huntress

Jameson Marcel Huntress was born April 25, 1994. His parents are Joseph and Jamie (Riddle) Huntress of Seabrook, N.H. Grandparents are Ellen Riddle of Andover, James Riddle of Newton, N.H., and Mr. and Mrs. Ronnie and Joyce Huntress of Seabrook, N.H. Harold Riddle of Plaistow, N.H., is his great-grandfather. Jameson has a brother, Joey, 3½.



Justin Walter Swarts

Justin Walter Swarts was 1 year old April 21. Parents are Deborah A. Lasota and Timothy J. Swarts of Topsfield. Grandparents are Lucille and Walter Lasota of Hansom Road and Daniel and Sally Swarts of South Carolina. Great-grandparents are Henry and Mary D'Amato of Dedham and Helen Lasota of Chelsea. His parents describe Justin as "an extremely happy child."



Trevor James London

Trevor James London turned 1 year old April 12. His parents are Jack and Donita London of Quail Run. Grandparents are Don and Bev Sewell of Santa Clarita, Calif., and Gus and Barbara London of Fremont, Calif. Great-grandparents are Mabel Sewell of Lancaster, Pa., and Gus and Ethel London of Tupelo, Miss. Trevor has a sister, Sarah, 3½.



Julia McShane Wardwell

Julia McShane Wardwell was born April 10, 1994. Her parents are Andrew and Ann Wardwell of Princeton Avenue. Grandparents are Joseph and Julia McShane of Port St. Lucie, Fla., Addison and Paula Wardwell of Sackets Harbor, N.Y. Julia has a brother, Sterling, 3.



Rachel Leigh Marget

Rachel Leigh Marget, daughter of Lisa and Jeffrey Marget of 99 Wildrose Drive, turned 1 year old April 9. She is the granddaughter of Paula and Ray Rettig of Weymouth and Ida and Charles Marget of Lowell. She adores her big brother, Adam, 4.



Elizabeth Donohue

◀ Elizabeth Donohue celebrated her first birthday April 21. Elizabeth lives on Windemere Drive with her parents, Joe and Deirdre Donohue, and sister, Katherine, 2.



Robbie Banta

Robert (Robbie) Henry Banta was 1 year old April 18. His parents are Bob and Chris Banta of Gavin Circle. Grandparents are Charles and Norma Maute of Fair Haven, N.J. Godparents are Karin Pantleon of Bethpage, N.Y., and Douglas Banta of Eatontown, N.J.

ANDOVER'S EARTH DAY ACTIVITIES

Schedule set for Andover Earth Week festival

The Earth Week Committee has announced the schedule for the Andover Earth Week festival Saturday, April 29, at Old Town Hall, 20 Main St., from 11 a.m. to 4 p.m.

11:30 a.m. Rock band Harold and the Purple Crayons from Doherty Middle School.

Noon Confetti Kids and West Elementary students present earth songs, poetry and readings.

1 p.m. Professional arborist John Nardozza dispels myths about planting trees and shrubs; bring questions about selecting and caring for woody plants.

1:30 p.m. Reading of National Geographic's "25 Years of Earth Day."

2 p.m. Music of Bette Midler, B.B.King, Kenny Loggins, Joan Bennet, Quincy Jones, Al B. Sure, Pat Benatar, Charlie Daniels, Barry White, Queen Latifa and Ozzie Osborne in "Yakety, Yak. Take it Back" video produced by the Take it Back Foundation, an organization that promotes recycling on the local, national and international levels.

3 p.m. Wrap-up roundtable discussion on recycling tips, disposal of items no accepted in general trash removal and brainstorming for Andover Earth week 1996.

Free gifts and displays

Free gifts will be available, including Forget-Me-Not seeds

(Continued on page 24)



Nearly 1,200 students at Phillips Academy pitched in for the school's annual spring cleanup Monday, April 24. The 500-acre campus was picked clean and the refuse, such as paper and cans, was recycled. From left are PA students Kealy O'Connor of Andover, Meredith Smith of Middleborough, Vanda Huang, Seven Hills, Ohio, and Comfort Halsey of Andover. The student body celebrated with an all-school picnic at the end of the event.

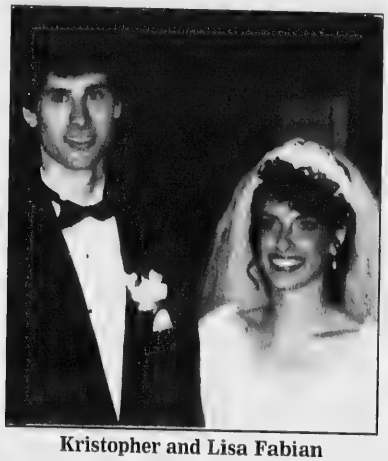
Happy 1st Birthday policy

▶ Babies celebrating their first birthdays, affiliated with Andover, may have their pictures in the *Townsman* free. They will normally appear in the issue dated *the last Thursday of the month*, in the month of baby's first birthday. All babies having a May birthday will be published May 25. All photos must be received by 5 p.m. Friday, May 19. The *Townsman* publishes Births on the first Thursday of the month. They will run again May 4.

ENGAGEMENTS & WEDDINGS



Ernest Morin and Wendy Eiro



Kristopher and Lisa Fabian

Eiro-Morin

Pam and Ken Sullivan of Middleton and Bert and Margaret Eiro of Lawrence announce the engagement of their daughter, Wendy S. Eiro, to Ernest A. Morin.

Ms. Eiro is a graduate of Tufts University. She is a house facilitator at Eastern Middlesex Human Service in Danvers.

Mr. Morin is the son of Pauline Fontaine and Jorge Teixeira of Middleton and Vaughn and Fran Morin. He graduated from the University of Lowell School of Engineering and is a mechanical engineer with EIC in Norwood.

The couple plan a May 27 wedding.

Herbert-Fabian

Lisa Marie Hebert and Kristopher Michael Fabian were married Aug. 20, 1994, in St. Augustine's Church. The ceremony was performed by the Rev. Alfred Ellis.

The bride is the daughter of Robert and Jane Hebert of Andover. She is a graduate of Andover High School, Keene State College and UMass. at Amherst.

Her husband is the son of Katherine Fabian of Holbrook. He graduated Blue Hills Regional High School and UMass at Amherst.

The couple traveled to Arizona, Utah and Las Vegas, Nev.

They live in Boulder, Colo.



Karen Pike

Pike-Mullen

Mr. and Mrs. Robert E. Pike of 120 Lovejoy Road announce the engagement of their daughter, Karen Lisa, to Peter Hart Mullen of Washington, D.C.

Ms. Pike graduated from Phillips Academy and Dartmouth College. She will graduate from Georgetown Medical School in May.

Mr. Mullen is the son of Mr. and Mrs.Peter Mullen of South Bend, Ind. He graduated from Adams High School and Dartmouth College. He is a freelance writer-journalist.

Rabbi Kushner to speak at the Collins Center May 7

When we reach a certain point in midlife, we start asking new questions of ourselves – such as "Where do I want to go from here?"

These questions and others will be addressed by Rabbi Harold Kushner next Sunday, May 7, at the Collins Center at Andover High School on Shawsheen Road.

Rabbi Kushner is the author of *When Bad Things Happen to Good People*, an international bestseller translated into 12 languages. He has also written *When All You've Ever Wanted Isn't Enough*, which was awarded the Christopher Medal; *When Children ask About G-d* and *Who Needs G-d*. His newest book, *To Life!* was published in 1993.

A meet-the-author reception dinner at 6 p.m. will be followed by the lecture at 7:30.

Cost for the reception and lecture is $45; cost for the lecture is $15.

This event is co-sponsored by Solomon Schechter Day School and Andover's Congregation Tifereth Israel.

To order tickets, make checks payable to Kushner–SSDS/CTI and send to Harriet Goldman, 53 Wildwood Road, Andover, 01810.

For more information, call the SSDS office at (508) 372-4140.

Tauschers celebrate 50th anniversary



Kathleen and Maynard Tauscher

A reception and dance was held to celebrate the 50th wedding anniversary of Mr. and Mrs. Maynard Tauscher, given by their children, Mr. and Mrs. Larry Seab, Mr. and Mrs. Frederick Tauscher, Karie Scott and Linda Tauscher.

Mrs. Tauscher is the former Kathleen Valentine, daughter of the late Mr. and Mrs. Charles L. Valentine. She was a member of the original Punchard High School all-girls band.

Mr. Tauscher owns and operates a Grade A dairy farm in Bangor, Wisc. His wife is retired from Century Telephone Co. in LaCrosse, Wisc. The reception took place at the Log Cabin Ballroom in Bangor.

Local woman enjoys her 90th birthday



Johanna Zeilfelder

Johanna Zeilfelder of 30 Railroad St. celebrated her 90th birthday March 17. A family dinner at Jimmy's Two restaurant was followed by a family party at the home of her daughter and son-in-law, Gudrun and Paul Bruk of 9 Alden Road. Zachary Bruk, 2, helped celebrate his great-grandmother's birthday with his parents, Cheryl and Jeff Bruk of Ipswich; grandsons, Douglas Bruk and Paul Bruk II and his wife, Charlene. When asked how she manages to stay looking so young, Mrs. Zeilfelder points to her positive attitude, keeping busy with baking, daily walks and bingo twice a week. Most of all, she says, "Keep a good sense of humor."



Personal Service Salon
of Andover

~Mother's Day Special~
give the perfect gift...
A GIFT CERTIFICATE
from *About Faces*
BUY 1 GIFT CERTIFICATE and RECEIVE
2ND GIFT CERTIFICATE at
HALF PRICE
Applies to Service Only

• In-Depth European Facial • Mini-Facial • Teen Facial • Thermal Seaweed, Mineral Treatment • American Facial • Enzyme Facial Treatment • Makeup Services • Aromatherapy • • Glycolic Acid Treatments • Waxing • Full Skin Care Line

91 Main Street • Olde Andover Village • 508-474-4525
OPEN MONDAY THROUGH SATURDAY

GRAND OPENING
Arlene's Uniforms
Thursday, May 4th
through
Saturday, May 6th
25% off
Trunk Show with Crest Representative Thursday May 4th
• Prizes • Giveaways • Raffles for 4 $25 Gift Certificates
New Spring & Summer Hours
100 Elm Street, (Rte. 110), Salisbury, MA (508) 462-6444
Hours: M, T, W, Th 9-6, Fri 9-9, Sat 9-5, Sun 12-5
NEW TV ROOM Largest selection on the East Coast HANDICAP RAMP

ANDOVER'S EARTH DAY ACTIVITIES

(Continued from page 22)

from Mr. Nardozza and blue spruce seedlings from Andover Sportsman Club. Exhibits will be on display, including a mural by West Elementary School, photos of past Earth Week activities, representatives from the Appalachian Mountain Club/Andover Committee and an energy-saving electric car. Odyssey of the Mind teams heading to the World Finals next month will be represented.

A Mother Earth sculpture, designed by Andover artist Joan Ellis and made of recycled metal, wood, plastic and chicken wire, is under construction in front of Old Town Hall between 10 a.m. and noon and 1 and 3 p.m. Children and their parents are invited to participate.

Additional number for trash pickup

The instruction sheet for Earth Week includes a telephone number to call the Department of Public Works to schedule pickup of items that cannot be transported to the Earth Week dumpster. The number is 475-3580. If there is no answer, call 475-6980 and leave a message.

Looking ahead to Earth Week 1996

In addition to the brainstorming session scheduled for the end of the Earth Week Festival, the Earth Week Committee will hold a planning meeting Thursday, May 11, at 7:30 p.m. in the activities room at Memorial Hall Library. Anyone with suggestions for next year's Andover Earth Week or who wishes to help organize and implement the event should attend.

For more information, call committee chairwoman Margaret Pustell at 475-4871, or the Department of Community Services at 470-3800.

Here's who to call to pitch in and become involved

The townwide trash and litter cleanup will be April 23-29.

To help, call your precinct coordinator to tell what area you will be responsible for.

❶ **Precinct 1:** Cindy Reid Rayner, 474-4258
❷ **Precinct 2:** Maura Keefe, 475-8199
❸ **Precinct 3:** Dana Lanio, 475-6268
❹ **Precinct 4:** Al Retelle, 475-4412
❺ **Precinct 5:** Fred Snell, 686-3647 (north of Route 495); Nancy Turbett, 470-3586 (south of Route 495)
❻ **Precinct 6:** Terrie Reid, 475-4744
❼ **Precinct 7:** Regina Stone, 475-8003
❽ **Precinct 8:** Carole Chanler, 470-1550
▶ **Shawsheen River** cleanup, call Ollie Jones at 470-0365.

• To volunteer a group, such as a Scout troop or club, call Peg Campbell at the Department of Community Services at 470-3800, Ext. 280.

• A large map in Memorial Hall Library will have areas spoken for colored in.

• Trash bags are available through April 28 at the DCS office in the town offices building on Bartlet Street, from 8:30 a.m. to 4:30 p.m. Monday through Friday.

• Take filled bags to a dumpster, if possible:

Permanent Dumpsters
❒ All public schools
❒ Public Works Yard on Lewis Street
❒ Recreation Park
❒ Spring Grove Road Cemetery
❒ Water Treatment Plant on Route 133

Temporary (April 23-29) Dumpsters
❒ Pomps Pond off Abbott St.
❒ Chandler Road Ball Field
❒ Penguin Park on Burnham Road
❒ St. Robert's Bellarmine Church on Haggetts Pond Road
❒ Salem Street at Route 125

If not possible, pile filled bags by street and call 475-3580 to arrange for pickup.

For more information, call the DCS office; Margaret Pustell at 475-4871; or Carole Chanler at 470-1550.

Goals are to clean up Andover; make people aware of trash and littering and encourage everyone to help take care of our little piece of the earth; to celebrate Earth Day; and set up a system to do it each year (until there's no more trash to clean up).

Again, the Earth Day Festival will be held Saturday, April 29, at Old Town Hall on Main Street from 11 a.m. to 4 p.m.

YMCA seeks volunteers for clean up

The YMCA will clean up around its property at 165 Haverhill St. this Saturday, April 29, from 9 a.m to noon as part of Andover's week-long Earth Day celebration. Volunteers are needed to help out. Free babysitting will be provided and children are encouraged to help.

To volunteer, call Clara Pinkham at 695-3541, or sign up in the Y's lobby.

500 acres at Phillips Academy picked clean

From playing fields and backyards to parking lots and Cochran Bird Sanctuary, the student body of Phillips Academy, nearly 1,200, pitched in for the school's annual spring cleanup Monday, April 24. The 500-acre campus was picked clean and the refuse, such as paper and cans, was recycled.

Following the 25th anniversary of Earth Day, celebrated nationwide on Saturday, April 22, the cleanup was organized and directed by Earth Friends, a student environmental organization, and supervised by faculty advisers. Students celebrated with an all-school picnic at the end of the event.

Annual preservation awards announced

The Andover Historical Society and Andover Historical Commission have announced the names of the recipients of Andover's annual preservation awards.

Certificates of appreciation for historic preservation are for: the Rutter family with houses at 54 Morton St., 33 Summer St., and 42 Summer St.; also, 53 Salem St.; 459 Lowell St.; 269 Highland Road; 61 Porter Road; 5 Chester St.; 69 Maple Ave.; and 67 Stevens St.

Historic preservation certificates recognize adaptive reuse at 71 Main St. and restoration at 41 Central St.

The annual awards ceremony and reception will be held Wednesday, May 3, at 5:30 p.m. in Memorial Hall in Memorial Hall Library on Elm Square.

Everyone is welcome to share in recognizing these property owners, organizers said.

Earth Day Q&A

Q. Where and when should I go to recycle in Andover?
A. West Middle School third Saturday of the month (9 a.m. to 1p.m.).
Q. What can I take to be recycled?
A. Plastic and aluminum materials.
Q. What does curbside pick-up mean?
A. Every other week glass, newspapers and crushed tin cans are picked up in front of your house.
Q. Where is Andover's compost site?
A. High Plain Road (Bald Hill area).
Q. What can I leave at the compost site?
A. Leaves and grass clippings.
Q. Who can I call for rubbish complaints and inquiries?
A. Vining Disposal (800) 432-9996.
Q. What should I do with old tires?
A. Take them to a local gas station (Pay them $1 or $2 to take them), or bring them to the tire store where you buy new ones.

ALUMINUM AGE
508 664-5475 | 170 Main Street No. Reading, MA | 508 658-8462
Replacement Windows
HARVEY
Decks - Additions
Licensed • 30 Years Experience • Insured

LANDSCAPE DESIGN
The Natural Tree & Landscape
THE NATURAL TREE AND LANDSCAPE
Spring has sprung and we have already begun our spring planting. It all begins with proper planning.
John Nardozza • 475-5411
Massachusetts Certified Arborist #1772
FREE ESTIMATES • FULLY INSURED

A Vintage View
Fancí Goods
"Gifts for others ... rewards for yourself"
Pleasant Valley
Route 110, Methuen
Barbara Bissett 685-4199

REA FARM
44 Rea Street, No. Andover
ATTRACT SOME FAERIES TO YOUR GARDEN WITH
PANSIES AND VIOLAS
WE ASLO HAVE A GREAT SELECTION OF HERBS AND PERENNIALS!
(508) 689-2914

May Only!
Protect Your Landscape Investment
Environmentally safe, non-toxic, applications are available for:
• Birch Leafminer • Gypsy Moth
• Dogwood Anthracnose • Deep-Root Fertilization
Retelle tree corporation
P. O. Box 432
Andover, Massachusetts 01810
Call 475-0841 for information
Peter G. Retelle, Mass. Certified Arborist

ENTERTAINMENT CALENDAR

Need a classified ad? Call 475-1943.

THURSDAY, APRIL 27

Noam Chomsky, linguist and political analyst, speaking on the economic implications of foreign policy, at Tang Theater, George Washington Hall, Phillips Academy, 8 p.m., free and open to the public; 749-4274.

Holocaust memorial service, Yom Hashoah service remembering Holocaust victims, at Temple Emanuel, 7 Haggetts Pond Road, 7:30 p.m.; 837-5188.

Sharing Our Talents, talent show to benefit the Corpus Christi Residence for individuals with HIV/AIDS, featuring a tribute to the late Paul Monette of Andover, at Northern Essex Community College, Elliot Way, Haverhill, 7:30 p.m., $5; Frank DeSarro 374-3849.

FRIDAY, APRIL 28

Art show and sale, sponsored by the Andovers Artists Guild, at Park Street Village, second floor, Park Street, opening reception 6:30-8:30 p.m., admission free.

Annie, musical comedy at Carvell Hall, Trinitarian Congregational Church, 72 Elm St., North Andover, 8 p.m., $7.50; 686-4445.

Gallery talk, featuring Philip Brookman speaking on the making of *The Americans*, at Addison Gallery of American Art, Phillips Academy, Chapel Avenue and Main Street, 5-7 p.m.; also, opening reception for *Canyon Suite* and *The Americans*, free and open to the public; 749-4015.

Rummage sale, at First Calvary Baptist Church, Route 125 and Massachusetts Avenue, North Andover, 9 a.m.-3 p.m., admission free.

Quilt show, sponsored by the Tewskbury Piecemakers, at First Baptist Church, Andover Street, Tewksbury, noon-9 p.m.; 683-4559.

SATURDAY, APRIL 29

Earth Day festival, at Old Town Hall, Main Street, featuring music, sculpture, displays and Earth Day mural, 11 a.m.-4 p.m.

Earth Day clean-up, Andover- North Andover YMCA, 165 Haverhill St., 9 a.m.-noon.

Trout Fishing in America, acoustic folk duo performing at Kemper Theater, Bradford College, 320 S. Main St., Bradford, 8 p.m., $7; 374-0076.

Rummage sale, 9 a.m.-3 p.m., dollar-a-bag special begins at 1 p.m., see entry under Friday, April 28 for details.

Annie, see entry under Friday, April 28 for details.

Asian arts festival, at Phillips Academy, featuring Asian bazaar, 5:30-8 p.m., Steinbach lobby; stage performances, 8-9:15 p.m., Tang Theater; and two movies, 6-10 p.m., White auditorium; free and open to the public.

Art workshop, sponsored by the Greater Haverhill Arts Association, at First Church of Christ, Bradford, 9 a.m.-noon; (603) 382-1082.

Moving On Up, conference for high-school women, at Bentley College, 175 Forest St., Waltham, 9 a.m.-3:30 p.m., $5, transportation available; Nancy Northrup (617) 891-2769.

Anniversary celebration, of Christ Church Children's Center, featuring refreshments, balloons and entertainment, for past students, parents, teachers and friends, at Christ Church, 25 Central St., 2-4 p.m.; 475-4037.

Luncheon, sponsored by the American Association of University Women, featuring author Jeanne Schinto of Andover, at Four Mile Village function room, Ipswich Road, Boxford, $15; Pat Gordon 352-8931.

Art show and sale, 10 a.m.-6 p.m., see entry under Friday, April 28 for details.

Breakfast, sponsored by West Parish Church women's evening circle, at West Parish Church, 129 Reservation Road, 6:30-10 a.m., $3.50 adults, $2.50 children, continental breakfast, $2.

Quilt show, 10 a.m.-4 p.m., see entry under Friday, April 28 for details.

SUNDAY, APRIL 30

Senior recitals, featuring Michael Fang, baritone, at Graves Hall, Timken Room, Phillips Academy, 7 p.m.; also, Elizabeth Clarke of Andover, flute, and Brooke Von Gillern, oboe, at Graves Hall, Phillips Academy, 3 p.m., free and open to the public; 749-4263.

Terezin: Children of the Holocaust, drama performed in honor to the 50th anniversary of the liberation of the concentration camps; at West Middle School, Shawsheen Road, 4 p.m., $3 adults, $2 students; 470-2731.

Rutter's *Requiem*, featuring the Treble Chorus of New England, at Lutheran Church of the Savior, Route 62 and Davis Road, Bedford, 7:30 p.m., adults $7.50, seniors and students $6; (617) 275-8444.

Les Miserables, tickets available from Northern Essex Community College Alumni Association for bus trip and performance at Colonial Theater, Boston, $70, bus departs Northern Essex at 6 p.m. for 7 p.m. show; for reservations, contact alumni office 374-3863.

Concert, featuring violinist Hee Jin Ban, eighth-grader at West Middle School, and cellist Kyung Duk Bang, ninth-grader at Andover High School, at Youth Symphony, New England Conservatory, Jordan Hall, 30 Gainsborough St., Boston, 8 p.m., $12.50 adults, $7.50 students and seniors, (617) 536-2412.

Knock-Knock, theater production for families, at Durgin Hall, University of Massachusetts Lowell, Pawtucket and Wilder streets, 2 p.m., $8.50; 934-4444.

A Music Sampler, program benefits Neighbors in Need, at Methuen Memorial Music Hall, 192 Broadway, Methuen, 3 p.m., $10; reservations by phone, 685-8321 or mail, Neighbors in Need, P.O. Box 447, Lawrence, Mass., 01842-0947.

Gallery talk, featuring sculptors Peter Voulkos, James Melchert and Robert

(Continued on page 38)

Artists Guild show starts this Saturday

Several Andover artists will show their artwork in the Andovers Artists Guild's "First Blooms of Spring," art show and sale April 28-May 6 at Park Street Village, Park Street.

Se Hung Jang, Arlene Greenspan, Bodil Sudin, Julie Cole, Diane Butler, Dave Saums and Janet Caiati will show works in watercolor, oils and photography. Prints and note cards will also available.

A popular vote contest, where the public votes for their favorite painting, will be held, and the

(Continued on page 39)

VIDEOS, MUSIC AND MORE
LASER DISC RENTALS AND SALES
(All Rentals are Two Days)
(617) 942-7484
1321 Main St., (Rte. 28), Reading, MA 01867

Ironstone Farm
Summer Camp
1995



456 Lowell Street
Andover, MA 01810
508 475-4056
Call the farm for a brochure.

MULCH MADNESS
Top Quality Red Hemlock $32/yd.
Our Original Dark Pine $22.50/yd.
Our Own Custom Blend of Both $28/yd.
• Sand • Stone • Landscape Timbers • R.R. Ties • Top Soil • Sod
FREE MULCH DELIVERY with this ad
Bob Engel & Son, Inc.
19 Years Selling Quality Landscape Supplies • Wholesale & Retail
200 Andover St., Wilmington - Off Rte. 125
1-508-658-6900 Mon.-Fri. 7-5, Sat. 7-3

LOWNEY
Interior Decorating
WALLPAPER SPECIALIST
508-470-1973
VINYL, FLOCK, GRASS FOIL, MYLAR, BURLAP PAPER-BACK VINYL
•COMPLETE INTERIOR PAINTING
•CEILINGS PAINTED
References Furnished

BARK MULCH
Pine Red Hemlock Spruce
SCREENED LOAM
• Sand
• Stone
• Stone Dust
WE SPECIALIZE IN:
• Premium Quality
• Daily Deliveries
• No Minimum
• Courtesy & Service
ALFRED J. CAVALLARO, INC.
Landscape Contractors
475–2466

Service & Building in Your Area on a Regular Basis
Call your local pool people at South Shore Gunite for
SWIMMING POOLS
GUNITE 1-800-649-8080 VINYL
Restoration & Renovation
SOUTH SHORE GUNITE POOL & SPA, INC.
Financing Available
Serving New England



Terezin: Children of the Holocaust to be performed at West Middle

The award-winning play *Terezin: Children of the Holocaust* will be performed at West Middle School Sunday, April 30, at 4 p.m.

The performance is sponsored by Temple Emanuel of Andover in commemoration of Holocaust Memorial Day and in honor of the 50th anniversary of the liberation of the concentration camps.

The production, recommended for children grades 4 and above, and adults, describes from a child's perspective the experience of being in the Terezin concentration camp during World War II. Terezin was represented by the Nazis as being a "model camp," boasting a healthful environment for prominent Jewish scholars, writers, musicians and their children. In fact, it was a passport to death. The play uses art and other creative expressions to depict the children who lived and perished in Terezin and their amazing will to survive. Of the 15,000 children brought to Terezin between 1942-1944, only 150 survived.

The play's author, Anna Smulowitz, had long been searching for a vehicle to memorialize her family and others who perished during the war. She was born in a displaced persons camp following her parents release from the Auschwitz concentration camp. Ms. Smulowitz recently returned to Auschwitz to mount a production of the play. Although it tells a sad tale, *Terezin: Children of the Holocaust* is an uplifting and inspiring play that begins the road to healing.

Tickets, $3 for adults and $2 for students, can be purchased at Temple Emanuel, 7 Haggetts Pond Road, or at the door the day of the performance.

Call the Temple at 470-1356.

BrookRidge meets Sunday

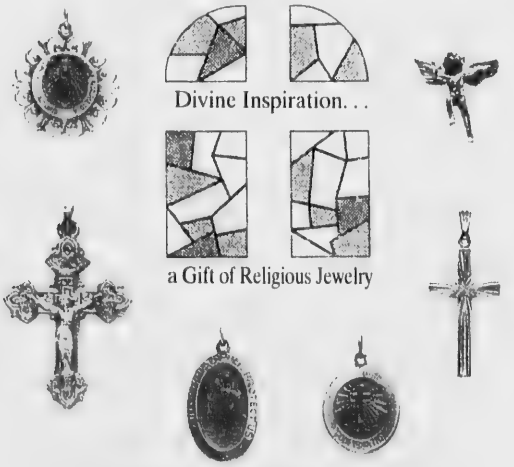
The topic for this Sunday, April 30, 10:30 a.m. service at BrookRidge Community Church will be "How to Love People Who are Hard to Love."

The topic will help to develop strategies for coping, keeping forgiveness and reconciliation open, and handling negative emotions such as anger, frustration and bitterness.

BrookRidge will play host to the Senior Singers on Friday, April 28, at 7 p.m.

BrookRidge Community Church meets at 16 Haverhill St. Child care is provided. Call 682-0302.

Cross and religious medals available in 14K gold, sterling silver and gold filled. From $20



NAZARIAN'S

Best in Quality • Best in Price • Best in Service

Lechmere Plaza, Rt. 28, Salem (603) 893-1600

Main Street, Andover (508) 475-8202

PUZZLED?

Feeling puzzled by a Speech and Language problem?

At **The Speech and Language Center** we have been helping to fit the pieces together for over 15 years.

At our Center we provide comprehensive evaluations, information and therapy. Our personal and individualized care will help you to unscramble the problem.

We have an established working relationship with local schools, physicians and other area professionals making us an intricate link in this process.

The Speech and Language Center is a progressive private practice specializing in speech/language and communication disorders. Our speech pathologists have extensive knowledge and experience and our long-standing reputation is well known throughout this community.

THE SPEECH AND LANGUAGE CENTER
451 Andover Street
No. Andover, Ma 01845
(508) 794-1899

Barbara Gordon, M.S., CCC/SLP
Sheila Therrien, M. Ed., CCC/SLP

We accept insurance, Mass Health, HCHP.
Affordable private payment rates available.

BROOKS SCHOOL

Director of Alumni and Parent Programs

Brooks School, a 9-12 co-ed boarding school of 335 students located 25 miles north of Boston, is seeking high energy, well-organized candidates with strong managerial and computer skills to build loyalty and increase communication among Brooks alumni, parents and friends through special events, volunteer management and reunion planning. Demonstrated creativity, flexibility, written and oral communication skills and the ability to motivate volunteers necessary. Salary competitive. Position available July 1, 1995.

Send resumes to: **Director of Development, Brooks School, North Andover, MA 01845** EOE

Share your news!

Is a member of your family celebrating a First Communion, Confirmation, Bar or Bat Mitzvah, Baptism, or other Special Event?

If so, for just $35 the Andover Townsman will publish his or her photo with a special message from family and/or friends.

Congratulations, Tiffany
on your
First Communion

Photo here

We are all proud of you and love you very much.
Love, Mom & Dad
Grandma & Grandpa

- Announcement size is 2¼" x 2".
- Cost is $35. Must be prepaid.
- Forms are available at the Townsman office.
- Deadline is Monday at 5 p.m.
- Photo may be picked up after announcement runs.

ANDOVER TOWNSMAN
33 Chestnut Street
Andover, Mass. 01810
508-475-1943

RELIGION & COMMUNITY NEWS

Community invited to Yom Hashoah service tonight at 7:30

Temple Emanuel of Andover, in conjunction with Merrimack College, will hold a Holocaust commemoration service at the Temple, 7 Haggetts Pond Road, tonight, Thursday, April 27, at 7:30 p.m. Rabbi Robert S. Goldstein and Cantor Donn Rosensweig will lead the ecumenical service.

According to organizers, "This service of remembrance will acknowledge all of those who suffered during this most brutal period of world history. It will also commemorate the 50th anniversary of the liberation of the concentration camps."

Temple Emanuel to hold 'Tot Shabbat' Friday at 7

Temple Emanuel of Andover, at 7 Haggetts Pond Road will hold a special abbreviated Sabbath service for toddlers, preschool- and school-aged children this Friday, April 28, at 7 p.m. Rabbi Robert Goldstein will lead the child-centered liturgy and tell a story. Cantor Donn Rosensweig will lead the singing.

This "Tot Shabbat" is specifically geared to younger children and will precede the regular adult service at 8:15 p.m. The service is open to all, particularly non-members who wish to learn more about the temple's many programs for children and families.

The family service on the first Friday of each month appeals to older school-aged children.

Sanctuary Choir to sing Haydn's 'Lord Nelson Mass'

The Sanctuary Choir of South Church in Andover, 41 Central St., will sing the *Missa Solemnes in D minor* (also known as the "Lord Nelson" Mass) by Franz Joseph Haydn at the 10:30 a.m. worship service this Sunday, April 30.

The choir, conducted by Tamara Rozek, director of music at South Church, will be accompanied by an orchestra consisting of musicians from the congregation and local community.

The service, which will be led by pastors, Rev. Calvin Mutti and Rev. Kathy Musser, will begin with the *Trio in B major, Opus 11, 3rd Movement*, by Beethoven, played by Ron Dann, clarinet, Judy Musser, cello, and Donna Schroeder, piano. Carol-Georgine West will play an offertory on the Bozeman organ and the service will conclude with the first movement from Vivaldi's *Concerto for Two Trumpets and Orchestra*, featuring Vincent Monaco and Ron Smith.

The Merrimack Valley Chapter of the American Guild of Organists will present a members' recital at South Church from 4 to 5:30 p.m. Organists Tamara Rozek, Virginia Helton, Eunice Kim and Marilyn Tedesco will perform works from the concert repertoire on the three-manual 1986 Bozeman Organ.

The community is invited to this fee concert.

For further details call South Church at 475-0321.

N.E. Classical Singers to present concert of 'music of love and death'

The New England Classical Singers, under the direction of David Tierney, will present "Sweet Sorrows," a concert of music of love and death featuring Mozart's *Requiem* and folk songs by Brahms and Grainger next Saturday, May 6, at the Church of St. Theresa, 63 Winter St. (Route 62), North Reading at 8 p.m.

The soloists will be Laura Bewig, soprano, Julie Tierney, mezzo-soprano, Thomas Manguem, tenor, and Mark-Andrew Cleveland, bass. Tickets are $10 general admission and $6 for seniors and students) and are available at the Andover Bookstore, Carr's Stationers in North Reading and University Music in Lowell.

The New England Classical Singers will be featured on TCI Cablevision's *Around Town* tomorrow, Friday, at 5 p.m. Members will be interviewed about their upcoming concert schedule. The show may be repeated next week, organizers said.

For more information, call 688-2816.

NECC's AIDS benefit tonight

Faculty and staff at Northern Essex Community College will pool their talents for a good cause when they present "Sharing Our Talents" tonight, Thursday, April 27, at 7:30 at the Haverhill campus. This "old-fashioned" talent show is designed to raise money for Corpus Christi Residence for individuals with HIV/AIDS, established by Lazarus House Ministries in Lawrence. A highlight of the performance will be "I Think of Little Else Than of Them," a tribute to Andover native Paul Monette, who died of AIDS complications in West Hollywood, Calif., earlier this year. Mr. Monette won the National Book Award in 1992 for his memoir.



Paul Monette

'Musical Sampler' benefits pantry

The Methuen Memorial Music Hall, 192 Broadway, Methuen, will be the locale for "A Musical Sampler" to benefit Neighbors In Need this Sunday, April 30, at 3 p.m.

Directed by Rejeanne Keeley, Neighbors In Need is an emergency food program that distributes food to more than 400 families a week through eight pantries throughout the Greater Lawrence area.

Master of ceremonies, the Rev. Emile Guilmette, will introduce guest artists Veronica Laite and "Friends." Ms. Laite, a Newburyport resident, is minister of music at Holy Trinity Church in Lawrence and music specialist for two schools in Merrimac.

Performing also will be Marilyn Wolfe Matuza, a mezzo-soprano and frequent soloist with the Nashua Symphony Choral Society, a member of the New Hampshire Chapter of the American Guild of Organists, and a teacher in Nashua public schools.

Jack Pickell, a classical and jazz trumpeter, will join them during the program. Mr. Pickell performed with the US Navy Band of San Francisco and in musical groups. Trumpeter Steven Goddu completes the trio of "Veronica's Friends." Mr. Goddu graduated from UMass Lowell with a bachelor of music degree in education.

"Terezin: Children of the Holocaust"

Yom Ha'shoah Commemoration of the Liberation of Holocaust Survivors

"Terezin: Children of the Holocaust"
Written and directed by Annä Smulowitz

Andover West Middle School
Shawsheen Road, Andover, MA
Wheelchair accessible

Sunday April 30, 1995, at 4:00 p.m.

Tickets $3 Adults $2 Students
Tickets available at the door

This play is performed in honor of the fiftieth anniversary of the Liberation of the concentration camps and in commemoration of Yom Ha'shoah, Holocaust Memorial Day.

Sponsored by Temple Emanuel of Andover

For more information, please contact Temple Emanuel (508) 470-1356

Benefit has Bombers

The 1995 Hoops for Hope Hooley will be held Saturday, June 17, upstairs at Old Town Hall at 20 Main St. The B Street Bombers, a 10-man band, will provide music until midnight. Cocktails at 7 p.m. will be followed by dinner at 8.

Tickets are $50; $35 per ticket is tax-deductible. Call Jim Arnold at 685-6126.

DYSON
PIANO-ORGAN
SALES-SERVICE
Rte. 110, Dracut, Mass.
453-3824
or
603-893-2850

County Supply
Now Open 7 Days

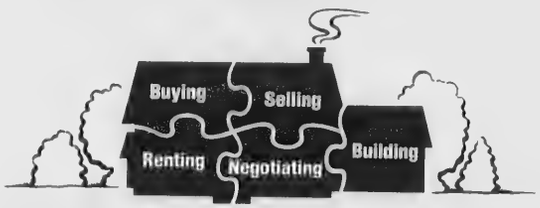


• Sinks • Faucets & Fixtures
• Whirlpools • Toilets

Sure, we have all the bathroom products you could ever want. But we also have real, live salepeople – right in plain sight – who can tell you what to do with them. So come to look. Or better yet, come to talk.

County Supply, 1035 Westford Street, Lowell, MA
508-458-3200
American Standard We want you to love your bathroom.

Puzzled about buying or selling Real Estate?
ASK AMY!



SHE PUTS IT ALL TOGETHER FOR YOU!

Call
AMY SEBELL
686-5300, x125

Above the Crowd!
RE/MAX® Preferred
Independently Owned and Operated



Amy Sebell, CRS, GRI

OBITUARIES

Margaret McDonough
Formerly of Ballardvale

Margaret A. McDonough, 55, of Wailuku, Maui, Hawaii, died Sunday, April 9, at her home.

Mrs. McDonough was born in Woburn. She graduated from Punchard High School in 1957 and Lowell State College in 1961. She had lived in the Ballardvale section of Andover and had also lived in Burlington, Vt.

Members of her family include her husband, John P. McDonough Jr.; sister, Janet E. Bouleau of Lynn; brothers, Paul Bouleau of Saginaw, Mich., and David Bouleau of Burlington, Vt.

She was the daughter of the late Joseph and Anna Bouleau, who had lived in Ballardvale.

Memorial contributions may be made to Hospice Maui, 400 Mahalani St., Wailuku, Maui, Hawaii.

Margaret Canty
Daughter lives here

Margaret Canty, 90, of Lawrence died Wednesday, April 19, at MI Restorative & Nursing Center in Lawrence.

Mrs. Canty was born in Brighton. She had been a longtime resident of Falmouth before moving to Lawrence.

Members of her family include her daughters and sons-in-law, Margaret and Vincent Hourihan of Andover and Dorothy and Ray Pelton of Arkansas; son and daughter-in-law, Tom and Carol Canty of Hyannis; five grandchildren; and one great-grandson.

She was the widow of Augustus "Gus" Canty, who died in 1982.

Graveside services were held Thursday at V.A. National Cemetery in Bourne.

Memorial contributions may be made to Pastoral Care at Mary Immaculate Health Care Services, 0 Bennington St., Lawrence, Mass. 01841.

Alfred J. Falco
Daughter lives here

Alfred J. Falco, 85, of 49 Whittier St., died Wednesday, April 19, at Wingate at Andover.

Mr. Falco was born in Lawrence.

He was a truck driver for the Wonder Bread Co. for many years. He retired from Fleet Bank where he worked for several years.

Mr. Falco attended St. Mary Church.

Members of his family include his daughter, Ann M. Grecoe of Andover; sons, James F. Falco of Deerfield Beach, Fla., and Alfred Falco Jr. of Windham, N.H.; sisters, Louise Genovese of Lawrence and Ida Savastano of Salisbury; brothers, Joseph Falco of Lawrence and Albert Falco of East Hartford, Conn.; five grandchildren; three great-grandchildren; and several nieces and nephews.

He was the widower of Genevieve (Roarke) Falco.

A Mass was celebrated Saturday at St. Mary Church. Burial was in St. Mary Immaculate Conception Cemetery.

Arrangements were by Pitochelli-Langone Funeral Home in Lawrence.

Almerindo A. DiPetrillo
Owned restaurant equipment business

Almerindo A. DiPetrillo, 73, of 168 River Road died Thursday, April 20, at New England Medical Center in Boston.

Mr. DiPetrillo was born in Lawrence.

He attended Holy Rosary Church in Lawrence.

He served in the South Pacific during World War II and was awarded a Purple Heart.

Mr. DiPetrillo owned and operated Jolly-Chef Restaurant Equipment in the Lawrence area for more than 36 years.

Members of his family include his wife, June C. (Cyr) DiPetrillo of Andover; sons, Anthony DiPetrillo and Christopher DiPetrillo, both of Andover; and one grandson.

A Mass was celebrated Monday at Holy Rosary Church. Burial was in St. Mary Immaculate Conception Cemetery.

There were no calling hours.

Arrangements were by Pitochelli-Langone Funeral Home of Lawrence.

Sharon A. Sharp
Lived in Andover for 10 years

Sharon A. Sharp, 53, of Bradford died Friday, April 21, at Beth Israel Hospital in Boston.

Mrs. Sharp was born in New Jersey. She moved to Lynbrook, attended Lynbrook schools and graduated from Lynbrook High School in 1959.

She had lived in Andover for 10 years before she moved to Bradford.

Mrs. Sharp was a customer service representative for DH Litter Co. in Wilmington.

She was a member of Sacred Hearts Church and Winthrop Golf Club.

Members of her family include her husband of 34 years, Thomas W. Sharp of Bradford; daughters, Patti J. Tendler of Oceanside, N.Y., Cathleen M. Sharp and Maureen S. Sharp, both of Bradford, Nancy L. Kaminski of Haverhill and Teresa A. Kerwin of Mililani, Hawaii; brothers, Jack Sharkey of Lynbrook, Robert Sharkey and Donald Sharkey, both of Oceanside, and Kevin Sharkey of New York City; sister, Mary Jane Phillips of Lynbrook; four grandchildren; and several nieces and nephews.

Services were held Monday at Farmer & Sons Funeral Home in Bradford. A Mass was celebrated in Sacred Hearts Church. Burial was in Elmwood Cemetery in Bradford.

Memorial contributions may be made to Sacred Hearts Church, 48 South Chestnut St., Bradford, Mass. 01832, or to the American Cancer Society, 14 Loon Hill Road, Dracut, Mass. 01826.

Obituaries Pages 28-29

Brian Ahern, 37
Margaret Canty, 90
Salvatore Cavallaro, 73
Almerindo A. DiPetrillo, 73
Alfred J. Falco, 85
Dora Ferran, 87
John F. Giblin, 81
Margaret A. McDonough, 55
Sharon A. Sharp, 53

Obituaries are a free service of the *Townsman*, which receives information from funeral homes and family members. Fax news to 470-2819.



FRUIT BASKETS TOO!
THE SURPRISE BOX
93 Main Street, Andover / 470-0118
Free Local Delivery ♥ MC, VISA, AMEX

FLOWERS 474-4299 by JENNIFER
Your Full Service Florist
22 Andover Street, Andover
(Next to John's Village Deli)

ATWOOD Memorial Company
RICHARD K. ATWOOD
MARKERS MONUMENTS LETTERING BRONZE
QUALITY . . . DEPENDABILITY EVERYDAY LOW PRICES . . . SINCE 1948
372-4951

JOHN BREEN
Memorial Funeral Home, Inc.
EST. 1869
35 Merrimack St.
N. Andover, MA
01845
682-8381
122 Amesbury St.
Corner Lebanon St.
Lawrence MA
01841

Consider These Thoughts



by Garry A. Burke

IN TRUTH

Adults nearly always counsel children to tell the truth because it is simpler and easier to do so. It is also the right thing to do. If a child needs more explanation than that, here are the words of Joseph Addison on the subject: "Truth is always consistent with itself, and needs nothing to help it out; it is always near at hand, sits upon our lips, and is ready to drop out before we are aware; a lie is troublesome, and sets a man's invention upon the rack, and one trick needs a great many more to make it good. It is like building upon a false foundation, which continually stands in need of props to shore it up, and proves at last more chargeable than to have raised a substantial building at first upon a true and solid foundation."

One of the most difficult tasks following the loss of a loved one is discussing death with children. The problem is intensified when adults are in the midst of their own grief. Children experience many of the emotional reactions to death as do mature adults. They have needs that must not be overlooked and feelings that require full expression. For guidance about discussing death with children, call **BURKE FUNERAL HOME** at **475-5200**, or see us at **390 North Main Street.**

QUOTE: "Dare to be true; nothing can need a lie."
George Herbert

OBITUARIES

Brian Ahern

Was a native of Andover

Brian Ahern, 37, of Palm City, Fla., died Saturday, April 22, at his home.

Mr. Ahern was a native of Andover. He had lived in Palm City for two years.

Mr. Ahern graduated from St. John's Preparatory School in Danvers in 1975 and attended Thomas College in Waterville, Maine.

Members of his family include his parents, Marilyn A. and Arthur G. Ahern of Palm City, Fla.; sisters, Karen A. Stamm of Palm City, Fla.; Colleen M. Kefferson of Andover and Denise M. La Malfa of Parver, Colo.; and brother, Gerald A. Ahern of Chicago, Ill.

A Mass was held Wednesday at Holy Redeemer Catholic Church in Palm City, Fla.

Arrangements were by Forest Hills Funeral Home, also in Palm City.

John F. Giblin

Formerly of Andover

John F. Giblin, 81, of Longboat, Key, Fla., died Friday, April 14.

Mr. Giblin was born in Boston.

He was a former resident of Andover and Methuen. He moved to Longboat Key 19 years ago from Rye Beach, N.H.

He was a sales representative with Gieger Brothers Advertising for 21 years.

Mr. Giblin was a Navy veteran.

He was a member of the Rotary, Jazz Club of Sarasota, Sarasota Chorus of the Keys and St. Mary Star of the Sea Catholic Church on Longboat Key.

Members of his family include his wife, Elizabeth Giblin of Longboat Key; daughters, Betsy G. Jones of England and Elaine G. Adams of Sharon; sons, Paul Giblin of Chicago, Ill., and Will Giblin of Burlington, Vt.; and eight grandchildren.

A Memorial Mass was said Thursday at St. Mary Star of the Sea Catholic Church.

Arrangements were by National Cremation Society, Sarasota chapter.

Memorial donations may be made to the charity of one's choice.

Salvatore Cavallaro

Formerly of Andover; operated Phinney's TV

Salvatore J. Cavallaro, 73, of Salem, N.H., died Saturday, April 22, at St. Elizabeth Hospital in Brighton.

Mr. Cavallaro was born in Lawrence and received his education in Lawrence.

He served in the Army during World War II in the invasion of Normandy.

He was a member of Mary Queen of Peace Church.

Mr. Cavallaro was a member of the TV Technicians Guild in Boston and Disabled American Veterans Post 1549.

He owned and operated Sully's TV in Salem, N.H., for more than 13 years. He moved to Andover and operated Phinney's TV for more than 14 years.

Members of his family include his wife, Connie M. (Guerrera) Cavallaro of Salem, N.H.; daughter, JoyceAnn Cavallaro of Florida; brother, Sebastian Cavallaro of Methuen; sister and brother-in-law, Josephine and Manuele Amaral of Lawrence; and several nieces and nephews.

Burial was in Immaculate Conception Cemetery in Lawrence.

Arrangements were by Cataudella Funeral Home in Methuen.

Dora Ferran

Daughter lives here

Dora (Buckman) Ferran, 87, of Concord died Friday, April 21, at Coolidge House Nursing Care Center in Brookline.

Mrs. Ferran was born in Boston and attended Boston public schools. She graduated from Girl's High in Boston in 1926.

Mrs. Ferran had lived in Concord for 57 years. She was an active member of the League of Women Voters and served on the finance and cemetery committees. In 1947, she founded and operated Concord Business Service, an accounting firm, for 20 years until she retired. She was a member of the National Society of Public Accountants and National Association of Tax Accountants and was a certified public accountant.

Following her retirement, Mrs. Ferran worked with the National Humanities Faculty in Concord. She traveled extensively with her late husband, Archibald H. Ferran, a commercial artist for *The Boston Globe* and former selectman for the town of Concord, who died in 1978.

Members of her family include her daughters, Dena Dincauze of Amherst, Rachel O'Boyle of Andover, Susan Joseph of Short Hills, N.J., Deborah Moggio of Boston, formerly of Andover, and Rebekah Witter of Hillsborough, Calif.; brother, Israel Buckman of Brookline; 13 grandchildren; and five great-grandchildren.

Services were held at the Joseph Dee & Son Funeral Home in Concord Center on Tuesday. Burial was in Sleepy Hollow cemetery.

Memorial contributions may be made to Concord Free Public Library, Fowler Branch, 1322 Main St., Concord, Mass. 01742, or to Emerson Hospital, Hospice Program, ORNAC, Concord, or to Vilna Shul, Philips Street, Boston, Mass.

Here is the schedule of superintendent finalists' visits

(Continued from page 12)

elementary teachers from all elementary schools.

1:15 to 1:45 p.m. Conversations with parent representatives from all elementary schools.

1:45 to 3:30 p.m. Tour of elementary classrooms and other elementary schools as time permits.

Central Office: second floor, School Committee Meeting Room

3:30 to 4:15 p.m. Meeting with central office and non-certified staff.

4:15 to 5:45 p.m. Dinner break.

Reception: Senior Center

6 to 8 p.m. Reception hosted by the School Committee for community members, teachers and parents.

Lloyd Jaeger

Candidate: **Lloyd Jaeger**, Wednesday, May 3

Host: Diana Kolben, program director, fine arts.

Central office:

9:30 -9:45 a.m. Breakfast and overview of the day's activities: Candace Hall, director of personnel and Dr. Kolben.

High School:

9:45 to 10:15 a.m. Conversations with High School teachers.

10:15 to 10:45 a.m. Conversations with High School parent representatives.

Middle School: West Middle School

10:45 to 11:15 a.m. Conversations with Doherty and West Middle schools' teachers.

11:15 to 11:45 a.m. Conversations with Doherty and West Middle schools' parent representatives.

Elementary schools: Shawsheen School

Noon to 12:30 p.m. Lunch with elementary teachers from Shawsheen School.

12:30 to 1:15 p.m. Conversations with elementary teachers from all elementary schools.

1:15 to 1:45 p.m. Conversations with parent representatives from all elementary schools.

Central office: Second floor, School Committee Meeting Room

2 to 2:30 p.m. Meeting with central office and non-certified staff.

2:30 to 3:15 p.m. Meeting with administrators.

Reception: Senior Center

3:30 to 5 p.m. Reception hosted by the School Committee for community members, staff and parents.

Richard Neal

Candidate: **Richard Neal**, Thursday, May 4

Host: Jade Reitman, principal of Sanborn School.

Central office:

7 to 7:30 a.m. Breakfast and overview of the day's activities: Candace Hall, director of personnel, and Ms. Reitman.

High School:

7:45 to 8:15 a.m. Tour of High School classes.

8:15 to 8:45 a.m. Conversations with High School teachers.

8:45 to 9:15 a.m. Conversations with High School parent representatives.

9:15 to 10 a.m. Meeting with administrators (systemwide).

Middle School:Doherty Middle School

10:15 to 10:45 a.m. Conversations with Doherty and West Middle schools' parent representatives.

10:45 to 11:15 a.m. Conversations with Middle School teachers.

11:15 to 11:45 a.m. Tour of Middle School classrooms.

Elementary schools: West Elementary School

Noon to 12:30 p.m. Lunch with elementary teachers from West Elementary School.

12:30 to 1:15 p.m. Conversations with elementary teachers from all elementary schools.

1:15 to 1:45 p.m. Conversations with parent representatives from all elementary schools.

1:45 to 3:30 p.m. Tour of elementary classrooms and other elementary schools as time permits.

Central office: Second floor, School Committee Meeting Room

3:30 to 4:15 p.m. Meeting with central office and non-certified staff

4:15 to 5:45 p.m. Dinner break.

Reception: Senior Center

6 to 8 p.m. Reception hosted by the School Committee for community members, teachers and parents.

John Krewer

Candidate: **John Krewer**, Monday, May 1.

Host: Anthony Covino, assistant principal of West Middle School.

Central office:

7 to 7:30 a.m. Breakfast and overview of the day's activities: Candace Hall, director of personnel, and Anthony Covino.

High School:

7:45 to 8:15 a.m. tour of High School classes.

8:15 to 8:45 a.m. Conversations with High School teachers.

8:45 to 9:15 a.m. Conversations with High School parent representatives.

9:15 to 10 a.m. Meeting with administrators (systemwide).

Middle School: West Middle School

10:15 to 10:45 a.m. Conversations with Doherty and West Middle schools' parents representatives.

10:45 to 11:15 a.m. Conversations with Middle School teachers.

11:15 to 11:45 a.m. Tour of Middle School classrooms.

Elementary Schools: South School

Noon to 12:30 p.m. Lunch with elementary school teachers from South School.

12:30 to 1:15 p.m. Conversations with elementary teachers from all elementary schools.

1:15 to 1:45 p.m. Conversations with parent representatives from all elementary schools.

1:45 to 3:30 p.m. Tour of elementary classrooms and other elementary schools as time permits.

Central office: second floor, School Committee Room

3:30 to 4:15 p.m. Meeting with central office and non-certified staff.

4:14 to 5:45 p.m. Dinner break.

Reception: Senior Center

6 to 8 p.m. Reception hosted by the School Committee for community members, teachers and parents.

Children's Center to celebrate 25th year

Christ Church Children's Center will celebrate its 25th anniversary and kick off its scholarship-fund campaign Saturday, April 29, from 2 to 4 p.m. There will be refreshments, balloons and entertainment by Brian Corcoran. The children's center is located in Christ Church, 25 Central St.

Drawing demonstration is May 6

Ed, Michael and Rebecca Emberley will be at the Andover Bookstore next Saturday, May 6, from 2 to 3 p.m. for a drawing demonstration and book-signing. Ed Emberley is the author of drawing books for children, such as *Ed Emberley's Big Green Drawing Book*, *Ed Emberley's Drawing Book of Animals* and *Drawing Boxes*.

His son and daughter, Michael and Rebecca, are children's book illustrators and authors.

Shawsheen PTO to sponsor computer fair for parents

The Adult Enrichment Committee of the Shawsheen School PTO will sponsor a computer for parents next Thursday, May 4, from 7-9 p.m. in the school gym. The evening will begin with an overview of the general capabilities of the computer, featuring a Macintosh and two IBM-compatible computers.

"This information will be very useful for those of you who are thinking of purchasing your first computer or are ready to upgrade your present system," organizers said.

Representatives from children's software companies will discuss their products and a children's software expert will help demystify the maze of children's software, recommending specific software to fit your children's needs. A computer fair featuring software at separate stations will follow the introductory presentations. Parents will have an opportunity to ask questions, try out different software packages and learn some tips abut evaluating children's software. Admission is free and open to the public.

CHINA 95

Explore China, Hong Kong & Taiwan

Sept. 3 to Sept. 22, 1995

旅遊

$3,950 per person, double occupancy, land and air fare, 4 star hotels, many meals included, orientation provided.

Call: (617) 944-7469

Chinese Culture Connection

62 Oakland Rd., Reading, MA 01867

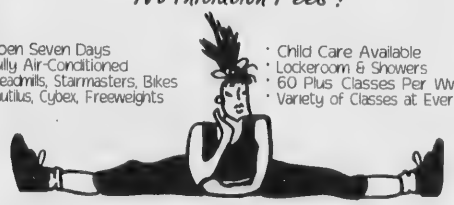
Silverado athletic club

Fitness for women

$99 Summer Special

3 months of unlimited membership privileges and No Initiation Fees!

- Open Seven Days
- Fully Air-Conditioned
- Treadmills, Stairmasters, Bikes
- Nautilus, Cybex, Freeweights
- Child Care Available
- Lockeroom & Showers
- 60 Plus Classes Per Wweek
- Variety of Classes at Every Ability



☆ It's time to get fit ! ☆

This offer is for new members only and cannot be combined with any other offer

The Barnard Building
10 - 12 Main Street
Andover, MA 01810
(over Bruegger's Bagels & Athlete's Corner)

call or stop by
(508) 474-1888
Term expires: 9/15/95

Problem getting around? Conlin's has the solution!

Say farewell to difficulty walking on sidewalks, shopping at the mall or moving about on your own property. Enjoy new comfort and convenience with the PRIDE SUNDANCER.



It's the ultimate indoor/outdoor electric powered scooter with on-board battery charger and sealed drive system. And it comes apart in less than three minutes for easy transporting. $1995

Pride SUNDANCER

Conlin's Pharmacy
Home Medical Supply

30 Lawrence St., Methuen, (508) 683-4561

MOW NOW, OWE LATER



*Available to qualified customers with required down payment. Low monthly payments and competitive rates after September 1, 1995. Ask us for details.

NO MONTHLY PAYMENTS* UNTIL SEPTEMBER 1995*

Simplicity Outdoor Power Equipment

SEASONAL EQUIPMENT Sales and Service

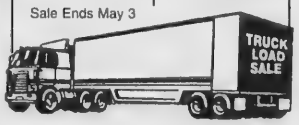
(603) 329-4233
ROUTE 111
(Next to East Coast Lumber)
E. HAMPSTEAD, NH 03826

Last Chance for Early Spring Sales at Eric's

BARK MULCH
PURE RED HEMLOCK $32/yard
PINE $22/yard
Pick up or delivered!
FREE Delivery in North Reading & Reading

– Now Featuring – PERENNIAL OF THE WEEK Digitalis (Fox Gloves) $1.49

LAWN & GARDEN
Truckload Special
LIME 50 LB BAG $1.99 REG. $2.99
LIME RITE PELLETIZED 40 LB BAG $2.99 REG. $3.49
Sale Ends May 3



SELECT SHRUBS
REG. $14.99 and up
NOW $11.99 OR 5 FOR $50.00
Sale Ends May 3



Visit our Country Gift Shop for Unique Gift Ideas!
Come see our Great Selection of New Spring Flag Designs

ERIC'S GREENHOUSE & GARDEN CENTER

Growise Center



1090 Main Street
Reading, MA
(Rte. 28 ½ mile south of Marshalls or take 128 to exit 38B go 2¼ miles on left)

OPEN 7 DAYS
Call: (617) 944-0547
or (617) 944-9716
All major credit cards accepted.

Hiding underground

(Continued from page 1)

"We should see the Holocaust as an ongoing Holocaust. What is happening in Oklahoma is a holocaust; what is happening in Africa is a holocaust; what's happening in Ireland (and) in the Middle East is a holocaust," he said. "People of (the younger) generation have to be made to think about it in a way that is useful for the future. What can I learn from it?"

To Mr. Vanderpol, the Holocaust is not defined as crimes by members of one race against another. It is crimes by members of the human race against each other.

Death sentence

Those crimes began for the Dutch with the swift German takeover of the Netherlands. Because he was a member of the Boy Scouts, the teen-aged Mr. Vanderpol was pressed into duty when the well-informed Nazis invaded. His task was to tell family members that their husband, son, brother or father had been killed.

"Some people would not say anything. They would just sort of half faint. Some would get mad at me," he said. "I was 15 so I was not exactly prepared for this."

The people of Holland were not prepared for what was to come.

"The humor, kind of a sad humor, was the first week (of occupation) we didn't have school so we were happy," said Mr. Vanderpol. "Our family's big concern was to call the resort where we were going to go for a long weekend and cancel our reservation."

Mr. Vanderpol's father, a businessman on trip to Belgium, was caught behind the German lines and was refused re-entry by the soldiers. But he was not terribly concerned, said Mr. Vanderpol.

"He just thought he'd wait a couple of months and then get back" because the war would be over, said Mr. Vanderpol. "We never saw him again."

In 1946, Mr. Vanderpol's father died sleeping in an American bed, shortly after his wife and two sons had called with the good news they soon would join him in America.

Separated from the elder Mr. Vanderpol, Mrs. Vanderpol and her two sons dealt with the German occupation themselves.

According to Jim Vanderpol, the Germans exerted their influence subtly at first, altering what was taught in school. Soon, however, stop signs were replaced by halt signs and radios were confiscated and outlawed. The Germans were eliminating outside influences on the Dutch people.

"I remember our history text, which was 200 pages, was cut down to 100. They didn't like our whole history," said Mr. Vanderpol. "More and more, anything they didn't like was punishable by death."

Potatoes and famine

What the Germans did like was the Netherlands' four-year supply of food. Mr. Vanderpol said they sent transport cars full of food back to Germany, bearing the misleading banner "Gifts of the Dutch people to their German friends."

Beans became the staple of the Dutch diet. Food was rationed and a black market quickly developed. Mr. Vanderpol said his mother, stomach rumbling, pushed a cart full of possessions three hours each way to barter socks, clothes and trinkets for dinner.

As the war progressed, the rations became smaller and after defiant workers organized a strike in 1943, the Germans tried to starve the Dutch into cooperative submission.

"Just to give you an idea of how bad" it became, said Mr. Vanderpol, "our official food rationing was one potato a week and that potato was a Polish potato that had been on the train for weeks."

Once, to get food, Mr. Vanderpol said he faked an ulcer by drinking coffee all night and sucking blood into his stomach from a cut on his finger. "The doctor couldn't believe how sick I was and gave me triple rations for a month," he said.

The wood and fuel needed to cook meals was just as difficult to come by. Because cutting down a tree was a capital crime, people would tear apart railroad tracks and gather wood during the night.

Mr. Vanderpol said, "After the war you saw homes where you couldn't go up to the second floor because they used the stairs for fire wood."

The artful dodger

It was by grabbing wood that Mr. Vanderpol earned his keep in the Dutch underground.

Mr. Vanderpol went into hiding after the Germans instituted a mandatory draft for all Dutch men aged 16 to 60. According to Mr. Vanderpol, people realized the Nazis were using Dutch soldiers as a human buffer between their forces and the Allied front.

The choice was to die quickly in battle, to die slowly in a work camp, or to become one of history's only socially-acceptable draft dodgers.

Mr. Vanderpol chose the last option, and spent most of the last two and a half years of the war in a first-floor apartment with an elderly couple.

"There was a joke in Holland that 50 percent of the Dutch were hiding the other 50 percent," he said. "The staple of the underground were people who usually had a family with a strong personality type that just couldn't accept the horror show.

"When the Jews were ordered to wear a star of David and not appear in public anymore, a lot of Dutch people got a star of David and went around so the Germans couldn't figure out who was who," he continued. "It was a very new experience for the Dutch to tell us that we belonged to the super race. That never went over too well, except with the misfits."

While some members of the underground actively sought to undermine the Nazis, Mr. Vanderpol said his role was more passive, becoming "more and more 'How do I survive?' "

He built a hiding place in the apartment's eight-foot chimney and developed a technique to avoid arousing German suspicion during night raids. When the Germans burst into a house the soldiers ran immediately to the beds to see how many were warm, and therefore, being slept in, said Mr. Vanderpol. To avoid being discovered, he put an extra sheet at one end of the bed and would pull that sheet over the warm sheet when the Germans began pounding on the door. He would then hide in the top of the chimney, pulling a stepladder in after him.

"The art was how quickly you could do it, so I had it down to less than 60 seconds. It saved my life a few times," he said.

Once, however, the Germans had already opened the door before Mr. Vanderpol could get to his chimney safe-house. Fortunately, the old school teacher who rented the apartment argued with the Germans so long and so loudly that they never heard Mr. Vanderpol climb over the backyard fence and crash through the greenhouse ceiling on the other side.



***'It's a choice between hate and love. If you care for other people, then you can find a solution. If you hate, then the answer is violence.'* – Jim Vanderpol**

Final year

Despite such moments of fright, for the most part the toughest enemy to fight was the endless sameness of each day. To pass time, Mr. Vanderpol said he taught himself American jazz on a neighbor's piano by listening to an outlawed Boston radio station.

"I had to deal with insanity because if you sit locked up, particularly at that age, you start wondering what is this world" (about), he said.

During the last year of the war, the mental strain became worse.

"That last year we had starvation, you couldn't buy clothes, (and there was no fuel), no soap, no medical drugs. I went to a dentist who had to foot pump a drill and worked without Novocaine. He had to sterilize with a candle," said Mr. Vanderpol.

The Germans also were launching missiles from the Netherlands, but because the missiles were made with slave labor many were sabotaged.

"Because of the sabotage a high percentage of them failed," said Mr. Vanderpol. "The Germans shot them toward the latter part of the war every 10 minutes. So toward the latter part of the war you had to listen to see if you were going to be blessed with that thing landing on your head."

On New Year's Eve, 1944, a missile crashed on his block, blowing out all the windows in his apartment, he said.

"So you can imagine how we felt when the Canadian army liberated the Netherlands," he said. "It was almost beyond human absorption of emotions when it comes after all that suffering."

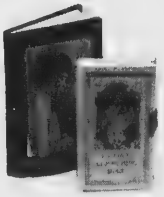
Nearly 50 years later, Mr. Vanderpol is speaking at schools and churches, asking people to think about how they can solve their problems and avoid future battles.

"It's not necessarily philosophical, it's practical," he said. "It's a choice between hate and love. If you care for other people then you can find a solution. If you hate then the answer is violence."

Mr. Vanderpol, a dog owner, said, "Every single day I appreciate being able to walk without looking over my shoulder." And he still finishes everything on his plate.

First Communion Gifts

Lovely selection of remembrances for girls and boys. Celebrate First Holy Communion with keepsake gifts from Roman that will be cherished forever.



- Bibles
- Caketoppers
- Photo Frames
- Prayer Books
- Albums
- Musicals
- Crosses, Rosaries
- Jewelry

Annie's Hallmark Shop

Lechmere Plaza Salem, NH

Mon.-Sat. 9:30-9, Sun. 12-5 (603) 898-1778

Parents, including a lawyer, seek answers

[Continued from page 1]

shed light on Dr. Campbell's resignation.

Susan Dalton, committee chairwoman, took issue with this characterization, saying officials cannot comment on Dr. Campbell's confidential personnel file. Officials have said Dr. Campbell resigned of his own volition.

"We know his personnel file is exemplary. That's not the issue," said Mr. Miliotis. "I want to know what the process was that led to the evaluation" (that caused Dr. Campbell's resignation).

Mr. Miliotis said if the School Committee was not involved, it should at least ask its interim superintendent what is going on.

'I think it was highly inappropriate that Lloyd Willey plugged Dick Neal up there. There's an active superintendent search process going on.'

Patrice Minton, Shawsheen PTO president

Ms. Dalton restated Tuesday night that since the passage of the 1993 Education Reform Act, school committees are no longer involved in the evaluation of principals. She also said noted that a personnel file is an "accumulation of evaluations" and not based on one year. But former committee members said this week there is nothing in recent evaluations to lead to a forced resignation [*See sidebar story, page 1.*]

Speaking from a prepared statement, Mr. Neal expressed sorrow that Dr. Campbell's resignation was causing such controversy, and said he did review the most recent evaluation for 1994-1995 with Dr. Campbell.

Mr. Neal also has said he did not force Dr. Campbell to resign. Dr. Campbell has said he will not comment on his resignation.

'I'm glad this is happening. Perception on the part of people is reality. I think that's how the respect grows. We can do it in a civil manner and gain respect. And it's not just about giving answers, it's our listening.'

Tina Girdwood School Committee member

Lloyd Willey, committee member, said when he visited North Andover this week he was impressed with the respect educators have for Mr. Neal's knowledge of the middle-school concept. Mr. Willey said Mr. Neal was instrumental in changing North Andover's junior high to a middle school.



Mark Miliotis and his wife, Patti, were two of several parents who asked the School Committee Tuesday night for answers about Sam Campbell's leaving. Attorney Miliotis said he was representing a lot of parents when he spoke.

"He's demonstrated that he knows how to do it," said Mr. Willey. "I felt very comfortable (when he learned of Dr. Campbell's resignation) that (Mr. Neal) knows what he's doing and I didn't need to delve into it."



Susan Dalton that said under the Ed Reform Act School Committees are no longer involved in the evaluation of principals.

Patrice Minton, Shawsheen PTO president, said after the meeting that Mr. Willey should not have made these comments.

"I think it was highly inappropriate that Lloyd Willey plugged Dick Neal up there," she said. "There's an active superintendent search process going on."



Dick Neal expressed sorrow that Dr. Campbell's resignation was causing such controversy, and said he did review the most recent evaluation for 1994-1995 with Dr. Campbell.

Ms. Minton and Thomas Meyers, teachers union president, did praise David Birnbach, a new committee member who said he received 50 calls this week about the Sam Campbell situation.

"When I get all the phone calls and the letters," said Mr. Birnbach to growing applause, "the major signal that comes to my mind is there's a ton of lack of trust.

"We're not getting anywhere as a system until we work in collaboration," he continued. "Right now, I don't feel any of that karma."

"I'm glad this is happening. Perception on the part of people is reality," said Tina Girdwood, another new committee member, during a break in the meeting. "I think that's how the respect grows. We can do it in a civil manner and gain respect. And it's not just about giving answers, it's our listening."

However, Mr. Miliotis said parents did not receive all the answers they wanted from Mr. Neal and will continue to pursue the matter.

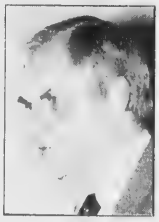
"I don't think it's going to stop. The concern of these parents is on-going. I think everyone appreciates the future implications of this action," he said. "I really can't imagine that we've got a school without a principal and the person that's going to replace him doesn't have an identity either."

"It's really quite simple what happened," said Ms. Minton. "All they had to do was answer the questions the parents asked. I don't know why it took so long to do that. They just don't get it."

Campbell's decent evaluations

[Continued from page 1]

Three former members of the School Committee added to the mystery this week by saying there were no reasons to question Dr. Campbell's ability to do his job well when they and the other members of the School Committee voted unanimously in 1992 and 1993 to hire Dr. Campbell for another year. The vote was unanimous in 1991 when he was hired.



Sam Campbell

"Several years ago I saw Sam's evaluation, two of them. There was no case for non-renewal," said Susan Jenkins, former chairwoman of the School Committee.

In 1992 and 1993 she read Dr. Campbell's evaluations by Mark McQuillan, then superintendent of schools. (Dr. McQuillan left in August 1994 to become superintendent in Lincoln.)

She said she happened to read the evaluations because the School Committee was in the process of measuring Dr. McQuillan's ability to evaluate his administrators.

"For two years I read Sam's. They were very well written, with strengths and weaknesses, and ways to improve. If there is a paper trail, it is only in the last one-and-a-half year period, " said Ms. Jenkins.

Ms. Jenkins said she didn't read the evaluation forms after the Education Reform Act went into effect in July 1993. That act allows only the superintendent to hire and fire principals.

"I can't imagine what he could have done that would warrant non-renewal of contract, if that's what happened," said Ms. Jenkins.

Surprise termination

"No termination should be a surprise. There should be enough documentation to justify a termination," said Mary Lyman, former member of the School Committee.

"I am not aware of any such documentation."

In 1994, when Dr. McQuillan listed for the School Committee Dr. Campbell and the other administrators he was hiring for another year, under the new rules of the Education Reform Act, there was no mention at either time of "citing terms," that is, writing specific areas that Dr. Campbell must improve, said Ms. Lyman.

Bill Huston, another former member of the School Committee, agrees.

"There is no documentation," said Mr. Huston. He said he had no cause to have any reservations about his votes to re-appoint Dr. Campbell. "I never heard any disparaging comments," he said.

"Sam will tell you he had no reason to believe this was going to happen," said Ms. Lyman.

She said Dr. McQuillan told her he was working with Dr. Campbell on various areas to help him with joint goals as he did with all administrators.

"It was hard because West had been under the leadership of one principal, William Hart, for 30 years, and during that time it changed to a middle-school concept," said Ms. Lyman.

"I remember on his resume one thing that impressed all of us enormously was he had been the keynote speaker at the National Conference of Middle School Principals, talking about what middle-school kids are like," said Ms. Jenkins.

Ms. Jenkins was the School Committee representative to the search committee that recommended Dr. Campbell for his position.

Playing fields

[Continued from page 1]

School to three.

"I think there's enough going on here," said Marge Dennis, of Orchard Crossing, and a member of the School Building Committee. "This is a school – not a recreation facility."

South School students also want to keep their forest. Several fourth-graders already began writing letters to town officials. Others distributed brochures to hundreds of homes in the area

"We enjoy the trails a lot," said South School students Ross Trainor and Stuart Smilowitz. "It'd be a big loss if the trails were destroyed."

None of the residents at the meeting denied the need for more fields.

"The fields are very much needed," said Ms. Siegel. She would like to see the fields placed at an alternate site though, possibly the Essex gravel pit located less than .5 miles away from South School.

The two soccer fields and a softball/Little League field were approved at Town Meeting at a cost of $384,000. An amendment – giving town officials 90 days to decide where the fields will be placed – was approved by voters after residents questioned "clear cutting" the South School forest for fields.

Soccer and baseball representatives agreed then that the South School forest is not the only answer.

"We currently use every field that is available to us," said Dan Cote, president of Andover Soccer Assoc. "We're not partial to the site. There's a need for these fields."

Town response

No formal plans on fields at South School were submitted to town planners, who were unable to attend the meeting because of previously scheduled hearings. But with the information they do have, planners are concerned that the many depressions on the site and drainage constraints could increase costs.

"It would take a lot of earth work," Steve Colyer, planning director, said of the leveling needed to prepare the site for fields. Water run-off from the South School area currently drains through the large depression at the center of the site, he said. Taking trees from the site would affect that drainage. Adding three fields to the site might also require a new or modified special permit, said Mr. Colyer.

Gravel pit still an option

Located down a steep embankment at the end of the Recreation Park roadway, Essex gravel pit is a possible location for the playing fields.

Currently under the jurisdiction of the Conservation Commission, the area was previously excavated for gravel and used by the Department of Public Works for dumping. Because of the altered condition of the land, it's not particularly desirable as conservation land and would be better used to extend Rec Park facilities, according to town officials.

The ComsCom purchased the pit about 20 years ago, "with a clear understanding that it would later be used for recreation," said Bob Pustell, commission chairman.

The state even refused to match funds for the purchase because of the plans to use the land for recreation, he said.

Since the purchase, nothing has been able to grow in the pit's plain, sandy soil. "The gravel pit's an eyesore," Mr. Pustell said of the level, treeless property. The present commission would probably not object to transferring the land for recreational purposes, he said.

Access to the pit is possible through a town-owned paved roadway off Woburn Street.

The gravel pit was the subject of various reconstruction proposals over the past several years. Most recently, transferring of the pit from ConsCom to the Board of Selectmen – to allow construction of three ballfields and a parking lot – appeared as a preliminary warrant article for April Town Meeting. The article was withdrawn at the Feb. 27 selectmen's meeting because of costs to develop the property, estimated at $1.5 million.

Land is also available for the fields at Sanborn School and at the intersection of Cross Street and High Plain Road.

Both sites are under the jurisdiction of the School Committee. Originally set aside for possible school building or expansion, each site has about 40 to 50 acres of land available. Three playing fields would require about 10 acres of land, according to Peg Campbell, Department of Community Services coordinator.

Wetlands exist on both properties and may be a concern, according to town planners.

Some residents at the meeting favored the Cross Street location. "The growth is in West Andover," said David Starkweather, of Charlotte Drive. "If that's were the growth is, that's were the playing fields should be."

Residents suggested other possible solutions, including:

- Reconfiguring and possibly fitting an additional field at Penguin Park;
- Placing the fields at upper Rec Park, near the tennis courts;
- Exclusively using the baseball field currently at Rec Park for Little League;
- Rehabilitating the Chandler land fill.

Residents are planning a letter-writing campaign and will circulate petitions throughout the area.

No public hearing date has been set by town officials about the field proposals. Selectmen expect to have an update at their next meeting, scheduled for Monday, May 1.



Photo by Joan Brown

Elliot Siegal, a fifth-grader at South School, stands near the center of the Essex gravel pit off Woburn Street.

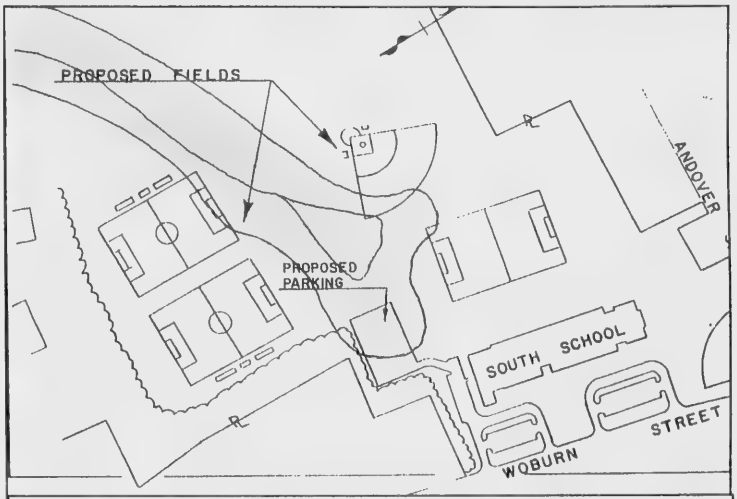
Students want to save the forest too

Students and former students from South School are very active in the effort to save the forest. Criss-crossed by trails, the area is heavily used by the children for walks, hikes, biking and winter sledding.

Elliot Siegel, a fifth-grader, and Mark Outwin, now a sixth-grader at Doherty Middle School, willingly give tours of the forest to town officials. Most recently, they took Tina Girdwood, School Committee member, through the forest. To the delight of the boys, that tour included meeting some of the forest's residents, including a mouse and a snake.

Fourth-graders at the school began a letter-writing campaign on their own. "Many of the children seriously object to the decimation of their forest," said Diane Hender, of Millstone Circle. "This is their opportunity to get out of the classroom and study nature."

The forest is dedicated in the memory of Daniel Santore, a student at South School. Daniel died after being struck by a car while on his newspaper route. "Besides what we'd lose nature-wise, (the forest) is dedicated to a former student who passed away," said Michelle Crispo, a high school student who formerly attended South School. "It would be a blow to the boy's memory."



Above are plans for three fields at South School. The two proposed soccer fields, baseball field and parking lot lie in depressions, said town planners. Much site work would be needed to level these areas. The shaded area is where the land slopes most severely.



Photo by Joan Brown

Elliot Siegel, left, and Mark Outwin, both of Andover Street, stand in the bed of the former Wilmington-Andover train line behind South School.

EDITORIALS

Reminded of our vulnerability

"Where there is hate, let us so love," Philip Zader, Protestant chaplain at Phillips Academy, quoted from the Bible while trying to make sense of the bombing in Oklahoma City.

He was standing before 150 students, faculty, friends and neighbors at Samuel Phillips Hall Sunday evening at a student-organized vigil to commemorate the dead in that devastated city.

"Blessed are those who mourn, for they shall be comforted," Rev. Zader continued.

It seems that the Phillips Academy students were comforted Sunday. Even after the planned activities were completed, kids stood around and talked, wanting to be together to talk.

One student, Carolyn Lindley of New York City, said she was reading a list of the dead and when she realized she didn't know anyone she said, "Thank God."

Another student, Hulda Grin of Grand Rapids, Mich., said she felt it would help if "everybody mourned together."

That is what we all are doing – mourning together. We are all vulnerable, especially to the idea that we can't protect our children all of the time. We are mourning for the time when we kept our doors unlocked, when churches and synagogues were open so a person could drop in anytime, night or day, for a moment's peace and meditation. We are mourning for the peace of mind that would make it possible to drop off our children at daycare and not wonder if it would be the last time we will ever see them. We long for peace and the feeling of being safe.

How to write

The *Townsman* welcomes readers' letters, which must be signed with a name and address, and should be no longer than two typed pages, double spaced, shorter if possible. Please include a phone number, in case there are questions.

Send them to us at 33 Chestnut St., Andover MA 01810; or fax them to: 508-470-2819; or send them online: Townsman, or Townsman@aol.com.





Photos by Perry Colmore

In the above photo, participants cup their candles against the wind while listening to speakers outside of Samuel Phillips Hall Sunday night. In the photo at right, Ellie Wilkin lights her candle by her daughter's, 8-year-old Annie Wilkin.

Showing Oklahoma we care

Approximately 150 people showed up Sunday night at Phillips Academy to participate in a student-run vigil to memorialize the Oklahoma City bombing victims. Organized by students Brandon Stroman and Socrates Kakoulides, participants contributed $375 for the Salvation Army's Oklahoma City relief fund. Students spoke and made music with a violin and a harmonica, and a few adults spoke, including Philip Zader, protestant chaplain; Barbara Landis Chase, head of school; and Japanese language teacher Cyrus Rolbin.

"I've been struggling in a passive way, looking at TV, newspapers, trying to fathom the hate that led up to this, and feeling incredibly impotent to help," said Ms. Chase. "I should have known PA students would show us a way to show we care."

Turning the power over to the kids

By Perry Colmore

A friend who's a student teacher sent me a message recently by e-mail. A wonderfully conscientious young woman, she said she's having trouble turning on her fourth-grade charges. She isn't reaching all of them, she said, and they don't seem to be interested in the lessons she offers.



While in Maine for a get-away weekend recently, I picked up C.S. Lewis's *The Magician's Nephew*, the fantasy story of two young children who travel to magic lands by use of yellow and green rings. Some of its appeal to young readers, I imagine, is the power the two children have. They travel without adults, make life-death decisions by themselves, and yet often behave like children.

Remembering similar frustrations as my student-teacher friend when I was her age and student teaching, I wrote back and suggested turning the power back to the kids.

"Your lead teacher might not like it," I warned, "because she might feel like you'll lose control of the classroom."

I suggested she ask the kids what they want to study. Stand at the blackboard and list scores of ideas, so at least some will seem feasible to you, too, I suggested. Then choose a few or one and get to work. Ask them what they want to know about the subject, and then start another list on how to get the information.

Now you have a syllabus. Whatever it is you're meant to be teaching them – math, science, writing, social studies – can be incorporated into the lesson plans. Just don't tell them this is a lesson.

Just like Andover's proposed teen center, the more the kids design what they want to study, and participate in the plans and problem-solving, the more they will own it and stick with it and be turned on by it. It's called turning the power over to the kids. If the teens are responsible for building a teen center, they'll protect it and use it. If my friend's fourth-graders design their lessons, they'll participate in them and learn more.

I tried to do that the first day of school every year I taught first grade. "What would you like to learn to read today?" I'd ask the kids.

"We can't read," at least one would say.

"Sure you can," I'd say. "What's your dog's name?"

"Fred," he'd answer.

"OK. F-R-E-D," I'd write in big block letters on the blackboard.

"Now, who can read that word?"

The next day I'd write F-R-E-D on the blackboard again and guess what? The whole class knew what it said.

Now I'd like to end this column right there. But in all honesty, I can't.

"I loved your teaching suggestions," my friend e-mailed me back. "I've been trying to give the kids more power about deciding what they want to learn. You're right, though, my lead teacher doesn't like it very much. She's been teaching for 32 years and though she tries some new techniques, she hasn't let go of the idea of the teacher as an all-knowing, almost god-like figure. As a result , the kids also seem more comfortable with the teacher as the power-holder.

"They've learned to just play the game: the teacher knows all the answers, sometimes she lets us guess

(Continued on page 36)

LETTERS

Disingenuous column

Editor, *Townsman:*

The older we get, the fewer "firsts" come our way. I would therefore like to thank the *Townsman* and Susan B. Dalton for a literary "first." Prior to last Thursday, I had never experienced reading the word "disingenuous" three times in a single work of any length.

Raymond Arsenault
13 Pasho St.

Offers assistance to the youth-center effort

Editor *Townsman:*

The following letter, which was recently sent to the DYS and the Andover Youth Council, is a pledge of support for efforts currently underway to redesign the youth center proposal. It is my hope that the Youth Council and their adult leaders will recognize this offer and others that are being made by the community at large.

To: The Department of Youth Services and the Andover Youth Council:

In regards to your continuing effort to build a youth center for the town of Andover, I would like to offer my assistance in any way which you feel would be appropriate.

As you know, I did not support the plan as it currently exists. However, I believe that the concept is an outstanding example of what can and should be done for the youth of Andover. The plan was not acceptable to the Finance Committee and the voters because of several very redeemable factors:

1. A more comprehensive budget with long-term implications.
2. Top down buy in early on from committee members and town officials.
3. Continuous input by interested parties and special-interest groups.
4. Non-bias legal expertise.
5. Greater consideration given to municipal expenditures.
6. Five-year, 10- and 15-year plan.
7. Documented proposal format research on location.
8. Same report format for overall plan.
9. Broader perspective based on the community's global needs.

I have several years of sales, marketing and budgetary experience. I feel that my knowledge of how to put a solid proposal before a decision-making body would greatly benefit your purpose. I am more than happy and very willing to join you at this point.

I believe that one-time competitors can become mutual advocates if the cause is worthy. Your cause is certainly worthy and capable of overcoming these recent setbacks. My offer is given with no specific agenda except to perhaps become part of the learning experience which this project can become.

Please contact me at your convenience.

Alison Berman Watts
5 Woburn St.

Turn it over

(Continued from page 34)

for a while but she will tell us the right answer eventually. Students' answers are only valued if they match with the right (the teacher's) ideas. The first one to guess the answer the teacher wanted is the winner.

"When I do give them a choice, or they are allowed to decide about where we should go next, they still play the game. They just make guesses about what they think I might want to hear. I feel like I have to change all the values of my classroom in order to make my style of teaching successful. It makes me feel tired."

How discouraging.

The vote was not against youth

Editor, *Townsman:*

On Wednesday, April 12, following the Town Meeting vote on the proposed teen center at the Rec Park location, I sent the following letter to each of these people and agencies: Bill Fahey, Youth Services coordinator; Peggy Campbell, Community Services; Brian Major; town manager; Board of Selectmen; Finance Committee; Planning Board.

I do not stand alone as a "NIMBY" South Andoverite who is willing to find an effective teen center option for our youth. The Rec Park location continues to be seriously flawed as a site for all the reasons explored before Town Meeting, including safety and accessibilty.

The teen center vote at Town Meeting was neither a victory for anyone nor a loss for everyone. It was a mandate to carefully and thoroughly develop an acceptable alternative option. The vote was against the single option offered, not against either our youth or a center for them. The followup vote to work as a community to find a way was unanimously in favor. A further mandate to support our teens.

In my own presentation, I began by saying I was in favor of a teen center. I do not believe in lip service. I believe in action-backing conviction. I said further that I had begun a discussion with our town manager to explore the option developed by Lawrence, Kansas. I intend to follow through on that process. Ultimately it may not be the right answer. But for now it is an option that may lead to one that does become acceptable. I intend to keep an open mind with my sight on the final goal of an actual, long-term workable teen center for Andover.

I spoke with others last night who spoke against the Rec Park location. They, too, share my point of view. Our commitment was not to take away from our teens, but to see that they developed an option or, as with Article 26, a series of options that meet the multiple needs of teens and taxpayers.

I would urge those teens who are graduating not to look at April 10 as a loss or failure but as the ultimate beginning of the process (often longer and harder than ever thought possible) that led to the first successful Andover teen center.

You have my vote, my support, and my commitment to see that the process I've begun with the Lawrence, Kan., teen center is explored to a thorough conclusion. I do hope and trust that this offer becomes one of many to make your real "dream" a reality.

I wish you all only success.

Donald Gammon
115 Abbot St.

If you were against the teen center...

Editor, *Townsman:*

In reading all the letters written, hearing comments and just plain listening to various people concerning the so-called youth center, one comes to a disturbing conclusion. Or at least I do. Which is a widespread display of meanness. The common theme seems to be that anyone who voted against the youth center was wrong and everybody who was against the "thing" was wrong. But more than that. The people against it were ignorant, callous, etc. In fact the whole opposition to the center was a travesty of simple justice.

Now, this displays a certain trait of real meanness among the right thinking persons. It also is something that is not new, but rather an old, old pattern of frighting reality. Those who are convinced of their rightness, their passion to "do good' and to do good at any cost. To remake the world in their image, which after all will be heaven on earth, thus the Holocaust.

Of course, one word about the profit-makers in this and there are more than one, but in this instance I refer to SHED. Those who stand to make money on "goodness" are, if anything, more fanatical than the fanatics. After all, they not only have "goodness for all mankind" on their side but the prospect of making money as well. Again, thus the Holocaust.

What happened to the old "No, you can't have it. That's it." Furthermore, you have wonderful youth centers already – the schools.

Kenneth T. Buck
8 Summer St.

Would you pay $10 to support youth center?

Editor, *Townsman:*

The purpose of this letter is to express my amazement at the inconsistency, or perhaps hypocrisy is the correct word, of the townspeople and selectmen regarding the teen-agers and their request for a youth center.

We constantly hear about youth being our future and we should be greatly concerned about their education and development. Yet when the Youth Council made a number of recommendations recently, it appears they had every one rejected.

Now when they ask for $100,000 for seed money to get underway, the town summarily rejects them. This at a time when we vote $42,000,000 for school improvement and foolishly spend the first part of the money to build an unnecessary driveway. The driveway will add nothing to any ability to learn and will also destroy the only winter recreational facility used by hundreds of youngsters for coasting.

In any event, why wasn't the driveway left until all the needed work was done on the schools? If there were any budget money left (there will not be – there will be a supplemental request before the project is done) then the driveway could be considered.

I am a senior citizen whose four children attended Andover public schools years ago. I have long sympathized with today's Andover teen-agers since there is really nothing for them to do in town. We seniors may need more and better space, but at least we have something and even Lawrence has a Boys Club. Incidentally I agree with those who do not favor Recreation Park. Not only is it relatively inaccessible but given the current level of vandalism, it would soon become "Wreck Park."

One suggestion would be to build directly behind West Middle School. This would only sacrifice a few tennis courts, which are often in disrepair anyway. The location is easily accessible, the youngsters are on the grounds every school day, playing fields and other tennis courts are available and vandalism could be more easily controlled.

The teen-agers seem to be willing to put a good deal of effort into working and soliciting donations, so I have a suggestion. If each registered voter contributed $10, we could start them off with about $190,000 in seed money – even $5 would do what they have requested. While I do not classify myself as particularly affluent, I would be willing to start an Andover youth center fund with a $100 donation. I would also be willing to serve as a trustee for the fund provided two others were appointed.

All monies expended would be restricted to items directly related to the youth center and would require two signatures for any checks. No monies would be spent for pizza, coffee breaks or trips to review other youth centers – and no consultants. An independent auditor would audit the funds once a year until the project was finished and the account closed. A detailed accounting of income and expenditures would be published in the *Townsman* twice a year.

For those who like a challenge, there it is.

Hal O'Connor
16 Smithshire Estates

LETTERS

The resolve of the Japanese ...

Editor, Townsman:

I appreciate your article in last week's *Townsman* on PA's blanket drive for the victims of the Kobe earthquake. I served to let people in Andover who contributed to it know that their blankets and coats made it to Kobe and that the spirit of their efforts was appreciated by the people there.

I would like to briefly clarify one statement that was made.

The article states that the Japanese, "so orderly, precise and meticulous, ...made (me) think of a machine..." I think this statement inadvertently conjures stereotypical images of Japanese with which I would not want to be associated. What moved me most about the people of Kobe was their resolve to restore dignity to their lives and their city despite the awesome physical and emotional challenge that such a task presented. The city itself appeared to me like a machine with sand in its gears, abrading itself every time it tried to move, but moving nonetheless, because it just had to. Kobe is a portrait of incredible human tragedy and determination.

Thank you again for the attention you paid to our blanket drive.

Cyrus Rolbin
Phillips Academy

The arrogance of government

Editor, *Townsman:*

As a taxpayer and employee of a private sector corporation competing in the increasingly competitive global market place, I became bewildered when I read your April 13 article overviewing the IRS operation here in town. [*"IRS brimming with activity as April 18 deadline nears," page 1.*]

The portion of the article which drew my bewilderment was that which described the on-site benefits offered to employees of the IRS facility. On-site daycare, an accredited kindergarten, fitness area with aerobics and line dancing classes, closed circuit television broadcasting sense of palm trees and beaches!

You got to be kidding me. Am I the only taxpayer that picked up on this? Or have many of you become worn down and insensitive to the detachment and arrogance of government at every level?

The spiraling national debt, loss of global competitiveness and overall decline in our standard of living can all be linked in part to a government which has lost touch.

We, members of the valued-added working segment, can no longer support the great society benefits described in the IRS article. I would suggest that Ms. King benchmark other local, non-public, data entry operations for employee benefits they offer. I think she would see a different picture.

I am new to Andover, and assume that the *Townsman* carries an article showcasing the IRS at tax time each year. As a taxpayer, next year I would suggest an article which describes the improved productivity of the IRS operation. Maybe a graphical presentation showing the reduced cost to process a tax return year over year as productivity improves.

Stephan Lattari
68 Osgood St.

The anguish of the Armenian Genocide

Editor, *Townsman:*

1995 marks the 80th anniversary of the Armenian Genocide

It seems like only yesterday
When I crept into the corner of the room
And listened to my parents and their friends
Speak in hushed whispers and with sad acclaim
Of the genocide – the horror and the tears.
And in that corner I would hold my breath and barely stir,
Afraid that they would notice me and make me leave,
For they would never speak of those days before their children.
It was among themselves that they could live the anguish and the pain.
But I would listen and I learned
And kept within my heart and in my mind
The "murder of a nation – lest we forget."
But then, we did forget
And let it be again,
A holocaust so terrible that the world wept with fury and with rage.
We pray that now we never shall forget
But keep a burning faith to all of those who died
An eternal flame to all of those who left
Granting us these memories to forever honor in their names.

Agnes Derderian Devejian
35 Mary Lou Lane

Come Home to Comfort

Let us custom design your livingroom or familyroom. Choose from thousands of fabrics and hundreds of frame styles, with 8-way hand-tied springs.



All at 30% to 50% OFF Factory Retail Prices!

It's as easy as...

1 PICK YOUR STYLE
2 CHOOSE YOUR FABRIC
3 ENJOY 30 - 50% SAVINGS

Over 40,000 sq.ft. of Livingrooms, Diningrooms, Bedrooms, Bedding, Recliners, & Sleep Sofas



Comfort Furniture Showroom

Minutes from Rte. 3 & 495 - Thorndike St. exit off Lowell Connector
145 Thorndike St., Lowell (508) 453-5651

HOURS:
M, Th. 9-9
Tu, F, Sat 9-5
Wed 9-3 Sun 12-4

Bring in this Ad and receive a $25.00 Rebate on your next purchase over $250

$25.00

One Coupon per Household, NO EXCEPTIONS. Must be presented at time of sale. Cannot be combined with other coupons. Not applicable to prior sales. Expires 5/11/95

SAVE TIME! SAVE MONEY!
$$$$$$$ Savings up to $$$$$$$
35% OFF!
PLUS THE CONVENIENCE OF HAVING THE

1995 WINNER of the HORACE GREELEY AWARD for EDITORIAL EXCELLENCE!

ANDOVER TOWNSMAN

The NEWSPAPER of ANDOVER, MASSACHUSETTS SINCE 1887

DELIVERED BY MAIL EVERY THURSDAY!
Just mail in the form below or call us at
475-1943
A great gift idea, too!

Clip & mail to: ANDOVER TOWNSMAN, 33 Chestnut St., Andover, MA 01810
Name: _____
Address: _____
Town & Zip: _____
Phone: _____

☐ 2 years local - $60 ☐ 2 years outside Greater Lawrence area - $70
☐ 1 year local - $35 ☐ 1 year outside Greater Lawrence area - $40

POLICE LOG

ARRESTS

Thursday, April 20 – At 3:48 a.m., Brian M. Dillon, 22, of Weymouth, was arrested on Route 495, at Route 28, and charged with operating after revocation of his license and giving a false name and address to a police officer.

At 10:09 p.m., Harvey V. Springer Jr., 28, of B2 Colonial Drive, was arrested on Colonial Drive and charged with operating negligently so as to endanger and operating under the influence (alcohol-second offense).

Sunday, April 23 – At 7:09 p.m., Carmelo Sapienza, 18, of 199 Greenwood Road, was arrested on Haverhill St. and charged with being a minor transporting alcohol, speeding and operating with defective equipment.

Monday, April 24 – At 7:25 p.m., James P. Hehir, 30, of 6 Dufton Road, was arrested at his home and charged on an Andover warrant for operating with a revoked registration.

INCIDENTS

Tuesday, April 18 – At 3:30 a.m., police assisted ambulance personnel in breaking in a door at Washington Park to get into an apartment where a woman had fallen and needed help.

Wednesday, April 19 – At 5 p.m., an employee of Crazy About Kids, 93 Main St., reported that a small bird had flown into the store and she needed help getting the bird out so she could close. Police offered to help but the woman called back to say she had managed to get the bird out.

Saturday, April 22 – At 7:55 p.m., a Beverly man was placed in protective custody after a fight at the campground in Harold Parker State Forest.

Monday, April 24 – At 12:16 p.m., an assault was reported at West Middle School related to a fight between two students.

ACCIDENTS

Tuesday, April 18 – At 7:03 a.m., a tractor trailer unit was struck near 300 Ballardvale Road.

At 9:39 a.m., an accident was reported near 365 N. Main St.

At 3:09 p.m., an accident was reported near 260 N. Main St., at Frye Circle.

Wednesday, April 19 – At 12:22 p.m., a minor accident was reported near 20 Bartlet St.

At 5:40 p.m., state police handled an accident near 500 S. Main St., at Route 125.

Thursday, April 20 – At 1:35 p.m., a hit-and-run accident was reported near 300 N. Main St.

Friday, April 21 – At 9:28 p.m., a two-car accident was reported near 60 Main St., at Chestnut Street.

At 10:25 p.m., state police handled a roll-over accident on Interstate 93 northbound. The sole occupant of the car was treated for facial cuts and a passerby was treated for cuts on his hands suffered while trying to help the occupant from the car.

At 11:33 p.m., a two-car accident was reported near 130 River Road.

Sunday, April 23 – At 10:27 p.m., a car reportedly spun out and struck a tree near 100 Highland Road.

Monday, April 24 – At 10:29 a.m., a backhoe fell over and landed against a utility pole near 22 Pleasant St.

BREAKS

Thursday, April 20 – At 11:02 a.m., four or five car breaks were reported overnight at Auto-Use, 45 Haverhill St.

Friday, April 21 – At 10:10 a.m., a break into a business was reported on North Main St.

Monday, April 24 – At 2:50 p.m., a car break was reported at the Andover Marriott on Old River Road.

THEFTS

Tuesday, April 18 – At 2:07 p.m., a theft was reported at Brockway-Smith

(Continued on page 44)

SUMMER FUN FOR BOYS AND GIRLS AGES 6-13

Camp Otter

YMCA Day Camp

Captains Pond, Salem, NH

Beginning July 3, 1995

Activities Include...

Archery, Riflery, Swimming, Canoeing, Soccer, Basketball, Crafts, Games, Softball, Volleyball, Special Events and More!

★ Transportation Provided ★

For a brochure and more information contact:

MERRIMACK VALLEY YMCA
599 Canal Street
Lawrence, MA 01840
508-975-1330

Understanding Chiropractic



by Mark F. DeLorenzo, D.C.

TREATING DISC-RELATED PROBLEMS

Patients consult with chiropractors about lower back problems that range from simple low back pain, through low back and leg pain (referred from the back), to serious disc problems. Bulging or herniated lumbar discs, popularly referred to as "slipped discs", commonly cause severe pain that extends from the low back into a leg. When this occurs, patients are likely to experience tingling and numbness in the affected leg. In some cases, the function of internal organs (such as the bladder) may be adversely affected due to the exertion of pressure by a bulging disc upon a nerve that serves that particular organ. These symptoms arise as a result of a disc's having bulged in a number of directions within the spinal canal. If so, chiropractic treatment may be helpful.

Fortunately, 95% of all disc cases can be managed through modern chiropractic methods. At **DeLORENZO CHIROPRACTIC GROUP**, we can help you with specialized chiropractic care. Any person suffering from acute or chronic back pain should see a doctor of chiropractic to determine the cause and what should be done about it. We're located at **15 Central Street**, where we're currently accepting new patients. Please call **475-5042** to schedule an appointment.

P.S. When the spine lacks support given by healthy ligaments and muscles, the likelihood of "slipped discs" increases.

The Professionals' Page

ACCOUNTANTS - CERTIFIED PUBLIC

TOSCANO & ARDITO, P.C.
Certified Public Accountants
40 Bayfield Dr.
Business Park
No. Andover 688-2880

CHIROPRACTORS

KAPLAN
CHIROPRACTIC OFFICE
DR. MICHAEL H KAPLAN
• HEADACHES, NECK PAIN
• SHOULDER & MID-BACK PAIN
• LOW BACK PAIN, HIP PAIN
• SPORTS, WORK & AUTO INJURIES
FREE Initial Consultation
200 SUTTON ST.
SUITE 412
NORTH ANDOVER 683-4200

PHYSICIANS

METHUEN MEDICAL ASSOCIATES, P.C.
Albert M. Ghassemian, M.D.
Pierre H. Chahraban, M.D.
Eleanor R. Sullivan, M.D.
Anthony J. Straceski, M.D.
specializing in
CARDIOLOGY & INTERNAL MEDICINE
Accepting New Patients
For appointments please call
508-685-5627
411 Merrimack Street, Methuen, MA 01844
Most Major Insurances Accepted

LAWYERS

EATON & CHANDLER, P.C.
ATTORNEYS AT LAW
JAMES H. EATON, III
ROBERT J. O'SULLIVAN
JOHN C. OAKLEY
GREGORY N. EATON
Full Service Law Firm including:
• Real Estate • Estate Planning
• Wills, Trust and Probate
• Small Business and Corporations
• Personal Injury
89 MAIN STREET
ANDOVER, MA.
474-4447

LAWYERS

FIORE & HAMBURGER
Attorneys at Law
Tax Planning & Preparation
Wills, Trusts & Estate Planning
Real Estate Transactions & Development
Personal Injury, Accidents & Malpractice
General Practice of Law
15 Main Street, Andover
749-9600

LAWYERS

SEMAN & TOPLITT
Gayle N. Seman Sheldon C. Toplitt
• Personal Injury • Divorce
• Auto • Wills & Trusts
• Consumer Law • Real Estate
• Torts
10 Main St., Suite L-9
ANDOVER 475-5559

For Information Regarding
PROFESSIONALS' PAGE
ADVERTISING
Please Call 475-1943

ENTERTAINMENT CALENDAR

(Continued from page 25)

Shaw, presented in collaboration with Addison Gallery, at Remis Auditorium, Museum of Fine Arts, Boston, 3 p.m., free; (617) 369-3300.

Annie, 2 p.m., see entry under Friday, April 28 for details.

Concert, performance of the *Missa Solemnes in D minor*, featuring the Sanctuary Choir of South Church, 41 Central Street, during 10:30 a.m. worship service; also, recital by the Merrimack Valley Chapter of the American Guild of Organists, 4-5:30, free; 475-0321.

Art show and sale, noon-4 p.m., see entry under Friday, April 28 for details.

Fashion show and luncheon, sponsored by the Daughters of Penelope, featuring designs by Cache, at Andover Marriott, 123 Old River Road, 1 p.m., $35; 475-0000.

Concert, featuring the Bradford-Pentucket Chorale, at Conover Hall, Bradford College, 320 S. Main St., Bradford, 3 p.m., $5 adults, $4 students; 374-0076.

MONDAY, MAY 1

Developing the Resources, presentation on attitudes toward the environment, at the Arakelian Theater of the Firehouse Center for the Performing Arts, Market Square, Newburyport, 7:30 p.m., wheelchair accessible, $10; 462-7336

Art show and sale, 10 a.m.-6 p.m., see entry under Friday, April 28 for details.

TUESDAY, MAY 2

B'nai B'rith dinner, sponsored by the Peace Chapter, featuring speaker Judith Spicehandler, at Holiday Inn, Tewksbury, 6:30 p.m., $15; Maggie Waters 474-0869.

John Peterson, director of the Massachusetts Horticultural Society, speaking on landscaping, at the Cushing House Museum Garden opening, 98 High St., Newburyport, Mass., 6:30 p.m., $5; reservations required, 462-2681.

Art show and sale, 10 a.m.-6 p.m., see entry under Friday, April 28 for details.

WEDNESDAY, MAY 3

Senior recital, featuring violinist Julia Kim, at Graves Hall, Phillips Academy, Main Street, 7 p.m., free and open to the public; 749-4007.

Poetry reading, featuring poet Christine Gebhard of Andover, at West Boxford Library, 188 Washington St., Boxford, 7 p.m., free and open to the public; 887-7323.

Preservation awards reception, sponsored by the Andover Historical Commission and the Andover Historical Society, at Memorial Hall Library, second floor, Elm Square, 5:30 p.m., free and open to the public; 475-2236.

Art show and sale, 10 a.m.-6 p.m., see entry under Friday, April 28 for details.

Speech delay in children, lecture by Andover residents Barbara Gordon and Sheila Therrien, at Speech and Language Center, 451 Andover St., North Andover, 7:30-9 p.m., free and open to the public; for reservations call 794-1899.

THURSDAY, MAY 4

Computer fair for parents, featuring overview of Macintosh and IBM computer capabilities and software, sponsored by the PTO at Shawsheen School, Poor Street, 7-9 p.m.; free and open to the public.

Art show and sale, 10 a.m.-6 p.m., see entry under Friday, April 28 for details.

Art and Architecture of Essex County, lecture by artist and historian John Ellis, sponsored by Long Life Learning lecture series, at Northern Essex Community College, Bentley Library, Elliot Way, Haverhill, 2 p.m., program is designed for seniors but all are welcome to attend, free; 374-3688.

African Village, performance by Onye Onyemaechi, at Kemper Theater, Bradford College, 320 S. Main St., Bradford, 8 p.m., $3 adults, $10 family of four; 374-0076.

FRIDAY, MAY 5

Annie, see entry under Friday, April 28 for details.

Concert, featuring the Chamber Orchestra at Phillips Academy, Cochran Chapel, Main Street, 7:30 p.m., free and open to the public; 749-4007.

Art show and sale, 10 a.m.-6 p.m., see entry under Friday, April 28 for details.

SATURDAY, MAY 6

Mozart's *Requiem*, performance by the New England Classical Singers, featuring soloist Laura Bewig of Andover, at the Church of St. Theresa, 63 Winter St., North Reading, 8 p.m., $10 general admission, $6 seniors and students, tickets available at Andover Bookstore; 688-2816.

Open house, featuring afternoon tea and trunk show, at Victorian Treats, 68 Park St., noon-5 p.m., garden-party attire optional, free and open to the public; 475-5054.

Book signing, featuring authors Ed, Michael and Rebecca Emberley, at Andover Bookstore, 89R Main St., 2-3 p.m.; 475-0143.

Annie, see entry under Friday, April 28 for details.

Walking tour, or slide show of Andover Village, meet at the Andover Historical Society, 97 Main St., 1-3 p.m., $4, $2 members; 475-2236.

Workshop, featuring information on how to preserve organizational records and community history, at Lawrence Heritage State Park visitor center, 1 Jackson St., Lawrence, 9 a.m.-4 p.m., $7.50 includes lunch, registration required; Kim O'Leary 470-1010.

Fishing derby, sponsored by the Andover Sportsmen Club and Camp Evergreen, at Berry's Pond, Harold Parker State Forest, 6 a.m.-3 p.m.; children under 12 will fish first; pond open to all from noon to 3 p.m., no fishing license required; Jim Loscutoff 475-2502.

Art show and sale, 10 a.m.-6 p.m., see entry under Friday, April 28 for details.

SUNDAY, MAY 7

Opening reception, *A Student Response to Robert Frank's The Americans*, exhibition at Essex Art Center, 351 Essex St., Lawrence, noon; free and open to the public; 749-4015.

Circuit bike race, sponsored by Phillips Academy, featuring over 15 schools and 100 riders, 1:30 p.m., Phillips, School and Central

(Continued on page 39)



The Vineyard Sound, a 10-member, all-male *a cappella* group that originated on Martha's Vineyard, will perform at Old Town Hall on Main Street tomorrow, Friday, April 28, at 7 p.m. Their repertoire consists of barbershop tunes and sea shanties, drinking songs and spirituals, as well as "be-bop" and pop tunes. Admission is $5 for adults, $3 for children 12 and under.



There will be a gallery talk tomorrow, Friday, from 5-7 p.m. featuring Philip Brookman speaking on the making of *The Americans*, at the Addison Gallery of American Art, Phillips Academy, Chapel Avenue and Main Street. There will also be an opening reception for *Canyon Suite* and *The Americans*, free and open to the public. Call 749-4015. *The Americans* is at the Addison Gallery through July 9. The photograph reproduced above is Robert Frank's *Charleston, South Carolina*, from *The Americans, 1955-'56*. This exhibition was organized by the Addison Gallery of American Art, Jock Reynolds, curator; and circulated by Curatorial Assistance Inc., Los Angeles.

ENTERTAINMENT CALENDAR LISTINGS

(Continued from page 38)

streets; 749-4007.

Concert, featuring Phillips Academy Jazz Band, 3 p.m., Cochran Chapel, Phillips Academy; also, senior recital featuring violinist Jason Bovis, 7 p.m., Graves Hall, both concerts free and open to the public; 749-4007.

Concert, featuring 13-year-old violinist Jennifer Myung, Phillips Academy student, performing with the Merrimack Valley Philharmonic, at the Franciscan Center, River Road, 2:30 p.m., $10, $7 seniors and students, $2 children; 685-3505.

Gallery talk, lecture by Anne Tucker, of the Museum of Fine Arts, Houston, Texas, on Robert Frank, at Addison Gallery, Phillips Academy, Main Street, 2 p.m., free and open to the public; 749-4015.

Chinese Golden Dragon Acrobats, performing acrobatics, magic, comedy, dance and juggling at University of Massachusetts Lowell, Durgin Hall, Pawtucket and Wilder streets, 2 p.m. and 4 p.m., $6.50; 934-4444.

ONGOING

Museums and Historic Homes

Andover Historical Society, 97 Main St.; *Sit! Portrayals of People's Pets*, through October, and *Costumes from the Collection: An 1840s Revival Meeting*, through Oct. 13; library and office hours Monday-Saturday 9 a.m.-5 p.m., Amos Blanchard House and Barn Museum guided tours Monday-Saturday 1-3 p.m.; 475-2236.

Robert S. Peabody Museum of Archaeology, Main and Phillips streets, *Pecos Pueblo: Crossroads of Cultures*, exhibition features Native American society in Great Pueblo at Pecos, N.M., from 1300 to 1838, through Dec. 30; also, *Voices on Repatriation* and *Renewing Tradition: Modern Pueblo Pottery*, continuing exhibits featuring collections of Native American artifacts, free; Tuesday through Friday noon-5 p.m., Saturday 10 a.m.-1 p.m., closed holidays, 749-4490.

Artists Guild show starts this Saturday

(Continued from page 25)

guild's members have donated paintings to be raffled off.

The week-long show kicks off with a reception tomorrow, Friday, April 28, from 6:30-8:30 p.m.

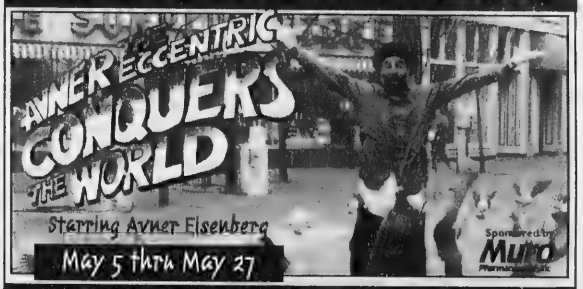
Regular hours are Saturday to Saturday, 10 a.m.-6 p.m., except Sunday, April 30, when the hours will be noon-4.

Admission is free.

Andover Artist's Guild Presents
FIRST BLOOMS OF SPRING
ART SHOW AND SALE
Park Street Village, Park St., Andover, MA
- upstairs -
Friday, April 28th to Saturday, May 6th
Opening Reception – Friday, April 28th, 6:30 to 8:30 p.m.
Hours: 10 a.m. to 6 p.m., Sunday April 30, noon to 4 p.m.
Raffle for paintings donated by members • Come and vote for your favorite piece
Watercolors, Oils, Pastels, Photography & More


Cedarland Summer Day Camps
½ Day Preschool Ages 3 - 5
Full Day Ages 4-12
Jr. Outing Ages 11 - 14
● Daily Swim Lessons ● Tennis/Racquetball Lessons ● Water Safety
● Baseball/ Batting Cages ● Mini-Golf ● Arts & Crafts
● Nature's Garden ● Off-Site Trips *(Jr. Outing Only)* ● And Much More!
Call (508)373-1596 for more information.
Cedarland Summer Day Camps
931 Boston Rd., Haverhill, MA 01835

Eighteen Elm Street Restaurant
Presents
The Upstairs Grill
The menu is ready and so is the staff
The steaks are so large that it's hard to eat half
There's chicken and salmon and swordfish and lamb
Super salad's included, so come when you can.
But if you prefer pasta, our Chef makes the best
Come join us for dinner, put him to the test.
Low fat is no problem
Vegetarian's fine
Just make your request
When you come here to dine.
You can join us this weekend
Though our "Opening" is next week,
Try all our new food
Or just come take a peek! Alicia
Pre "Opening" Party — Monday, May 1st
Free Hors D'oeuvres — 5 to 7 p.m.
The Downstairs Pub
Eighteen Elm Street Restaurant
Experience it! 470-1606

MERRIMACK REPERTORY THEATRE


Bring the family to see this International Star!
Call 508-454-3926
50 E. Merrimack St., Lowell, MA
DISCOUNTS FOR CHILDREN UNDER 12

Backstreet AGAIN
A Classy Little Restaurant in a Classy Little Town!
Brunch...Brunch...Brunch
It's Family Day at Backstreet...again!
Affordable, Relaxing and Casual
11:30 a.m. to 2:30 p.m. $4.95 to $9.95
Our portions are so LARGE, we can now offer them at 1/2 the price for 1/2 the amount!
Come enjoy our casual Lite Spring Menu
(soon to be offered in our Outside Courtyard)
as well as our Bar, Dining Room & Lounge
Backstage Lounge
Tuesday & Wednesday - April 25 & 26 – 7 to 11 p.m.
JAZZ with Jim Neal & "The Keynotes"
"Northeast" April 27, 28 & 29
Wednesday, one night only "The Larry Gilbert Show"
"May 3rd" Comedy - Laughs and Fun – 7 to 11 p.m.
Reservations Suggested
19 Essex Street 475-4411

Rabbi Harold Kushner
author of
"When Bad Things Happen to Good People"
speaking on
"When All You've Ever Wanted Isn't Enough"
Andover Collins Center
Sunday, May 7, 1995
6 Dinner Reception
7:30 pm Lecture
Tickets: $15 lecture,
$45 lecture/reception.
To order tickets in advance (until May 1) or for further information call 975-0408 or 475-4637

SPORTS

Track teams ace Tewksbury; squads earn three wins

By Rick Harrison

The Andover High boys and girls spring track and field teams remained undefeated in dual meets, both improving to 3-0-0, with Merrimack Valley Conference crossover inter-division victories against host Tewksbury High last week at the Center School oval. The AHS boys had the tougher time, needing several key first place finishes and a double win from senior Scott Savage to pull out a 76-69 triumph.

The defending Large School Division champion Lady Warriors, with Jamie Barron sidelined once again, still rolled to an 81-55 decision.

The AHS boys also placed fourth, in a field of more than 30 schools, at the annual Haverhill Invitational last weekend.

Mike Marcinonis was the lone individual winner for the Golden Warriors, who finished just one point out of second place.

Both Andover teams were expected to face stern tests yesterday in dual meets against likewise undefeated (3-0-0) Large School rival Lowell High at Cawley Stadium in Lowell.

Andover hosts the State Class B Relays on Saturday (10 a.m.) at the Lovely Field oval, and next Wednesday the locals hit the road again for dual meets at Chelmsford High (3:30 p.m.).

Andover boys 76
Tewksbury 69

The Golden Warriors placed first in eight of the 17 events, sweeping the pole vault, and first places by Jon Hall in the high jump (on fewer misses) and Mike Marcinonis in the long jump (by one inch) were crucial to the victory.

Andover outscored Tewksbury 38-25 in the seven field events, while the Redmen held a 44-38 edge in the 10 running events.

Scott Savage registered his double in the triple jump (40' 10-1/2") and 110-meter high hurdles (15.6), and he also grabbed a third place in the long jump.

Senior Mike Marcinonis soared 20'6" in the long jump to edge past Tewksbury double winner Dan Clark (100 meter dash, 300 meter intermediate hurdles), and Jon Hall cleared 6'1" in the high jump to beat Mike Torode of the Redmen who also cleared 6'1" but had more misses en route to that height.

Sophomore Peter Ellis led the sweep of the pole vault, clearing 11'0," while junior Dan Taylor took second (11'0" but more misses) and senior Jeff Arsenault was third.

Other individual winners for Andover were junior Rudy Morando in the javelin (147'3") and junior Josh Hatch in the 220 yard dash (23.6).

The Andover 4x110 yard sprint relay quartet of Matt Auferio, Hatch, Arsenault and Marcinonis also placed first (46.3).

Also contributing second places were junior shot putter Andy Lynch, junior triple jumper Adam Westaway, Arsenault (100 meters), Hall (440), senior Captain Matt Ely (880), junior miler Charlie Russo and sophomore two-miler Todd Collins.

Adding third places were junior Eric DeMarco in both the 100-meter high and 300-meter intermediate hurdles, Leo Blais (discus), sophomore Craig Hartwell (javelin), Marcinonis (100 meters). Captain Kevin Shepard (440), senior Chris Fromme (880), miler Tim Kearns and sophomore two-miler Don Pattullo.

Haverhill Invitational

Mike Marcinonis soared 21' 1/2" to capture the long jump competition by four inches, sparking the Andover boys who compiled 50 points en route to fourth place.

The locals were just one point behind co-runnersup Reading and Brockton (51), and well ahead of host Haverhill and Pinkerton Academy of Derry N.H. who shared fifth (33). Defending champ Central Catholic was a runaway winner with 92 points, including a first place throw of 52'5" by Andover resident Ned Finneran in the shot put.

Contributing a second place for AHS was Adam Westaway in the triple jump (41'5").

Thirds were taken by Jon Hall in the high jump (6'2"), Scott Savage in the 110-meter high hurdles (15.7), and Matt Ely in the 800 meters (2:03.7).

Fourth-place points went to Peter Ellis in the pole vault (personal-best 12'0"), and the 4x800 meter relay foursome of Chris Fromme, Greg Foltz, Mark Adams and Kevin Shepard.

Earning fifth place for the Warriors were pole vaulter Dan Taylor (11'6") and speedster Josh Hatch in the 200 meter dash (23.7)

Rounding out the Andover scorers in sixth were two-miler Todd Collins (10:25.6), and the 4x100 meter sprint relay quartet of Matt Aufiero, Hatch, Jeff Arsenault and anchorman Marcinonis (46.2).

Andover girls 81
Tewksbury 55

The Lady Warriors, who finished several points behind Tewksbury in the Wilmington Invitational, had no trouble with Andover resident Bob MacDougall's Redgals in the dual meet.

Juniors Missy Famiglietti and Katie Jurdi were double winners, as Andover placed first in nine of the 16 events and swept the discus, javelin, long jump, triple jump and high jump. The locals outscored Tewksbury by an overwhelming 53-1 margin in the six field events, while the Redgals held a 54-28 advantage in the 10 running events.

Famiglietti won the long jump (15'10 1/4") and triple jump (34'3 1/2"), while Jurdi's double came in the discus (86'0") and javelin (89'10").

Adding individual victories were sophomore shot putter Sue Tully (30'3 1/2"), senior high jumper Amanda Verreault (4'8"), junior sprinter Randi Spiegel (100 meters, 13.2) and senior Captain Amy Levesque (220 dash, 27.6).

The Lady Warriors 4x110 yard sprint relay foursome of Spiegel, Levesque, junior Laura Burkle and freshman Barbara Contos also won (52.2).

Senior Beth Cummins (shot put, javelin) and senior Captain Eveline Yang (long jump, triple jump) contributed a pair of second places each.

Senior Leah Mason added a second (discus) and third (shot put), while other runners-up were sophomore high jumper Stephanie Brown, Contos (100-meter hurdles), freshman Courtney Barron (300-meter hurdles) and junior Susan Ashlock who was outduelled by Tewksbury freshman Jen Takach in the two-mile.

Completing the AHS scoring with additional third places were Contos (discus), senior Amy Baker (long jump), junior Allyson Ahern (triple jump), freshman Sarah Muller (high jump), Burkle (100 meters), Verreault (440), junior miler Erin Collins and two-miler Diana Liberty.

Wilmington Invitational

The Lady Warriors fell short of defending their title at the Wilmington Invitational, placing fourth with 58 point

Reading High was a runaway team champion with 98 points, Wayland was runner-up with 65 points, Tewksbury third with 61 and Andover fourth. Methuen was a distant fifth with 33 points.

Had AHS been at full strength, with Jamie Barron healthy, it probably would have finished second. But no team could have caught Reading on this day.

Susan Ashlock was an individual winner, finishing the two-mile in 11:47.4 to register a convincing 10-second triumph over runner-up Jen Lavalle of Tewksbury (11:58.1). The 4x110 yard relay team of Randi Spiegel, Amy Levesque, Laura Burkle and Barbara Contos was also a clear-cut winner in 52.9. Levesque contributed a second in the 220 dash (26.8), while Missy Famiglietti's triple jump of 35'4 1/2" was second by less than four inches to winner Lisa Brule of Bromfield High in Harvard (35'8 1/4").

Andover nailed down three of the top six places in the javelin with Katie Jurdi third (90'7"), Leah Mason fourth (87'5") and Beth Cummins sixth (81'10"). The 4x440 relay quartet of Julie Rozopoulos, Amanda Verreault, Kolleen Cronin and anchor Ashlock placed fourth (4:24.6).

Contributing fifths for Andover were triple jumper Eveline Yang (33'9 1/2"), Cronin (880, personal-best 2:38.5) and Contos (100-meter hurdles, personal-best 16.8).

Spiegel completed the scoring with a sixth in the 100-meter dash (13.6).

AHS sluggers belt out big win

By Rick Harrison

Another mound gem from towering senior righthander Tom Clarke keyed a 7-0 victory over Methuen High on Monday afternoon at the Rangers' Pelham Street Field, as the Andover High varsity baseball team improved to 3-2.

Clarke, who fired an abbreviated five-inning no-hitter against East Boston exactly one week earlier, came back with five frames of one-hit hurling against overmatched Methuen.

Clarke, who had strong mop-up relief from freshman Jason Caverly and sophomore Brian Tisbert, struck out seven, walked two and lost a second no-hitter because of a second-inning bloop single.

The solid triumph over the Rangers followed a 17-7 romp against visiting Wilmington, and a tough 7-6 loss to Haverhill in the first three Merrimack Valley Conference games of the season.

Scoring runs has not been a problem for the Golden Warriors, who have paraded 48 across the plate in the first five games.

The early-season averages show ninth grader Caverly leading the way with a .500 mark after five games, while defending MVC batting champ Mike Maguire and Tom Tanin are both hitting .400, Tom Gardner .380 and Brian Tisbert .380.

The team was scheduled to play at Dracut (3-3) yesterday, and tomorrow Chelmsford (2-4) will be at Andover (3:30 p.m.).

Andover 7
Methuen 0

Tom Clarke (2-2) was in control from the start, while Jason Caverly and Brian Tisbert nailed down the shutout with one inning of hitless relief each. Caverly fanned two and walked one, while Tisbert whiffed one and walked one.

Andover notched the only run necessary in the top of the first when Tom Tanin rapped a two-out single, stole second, and raced across on Captain Tom Gardner's double to left field. A five-run fourth inning put the game away. Gardner and junior Dana McCann singled, junior Mark Langone ripped a two-run single to right, Pete Daniels and Tisbert walked to load the bases, Mike Maguire walked to force home a run, and Tanin laced a two-run single to left off Methuen starter Mark Ruggiero.

The final AHS run came in the seventh as Caverly belted a two-out triple and scored on McCann's single to center. McCann led the 13-hit assault with a perfect 3-for-3 afternoon while Tisbert, Tanin and Gardner added two safeties each.



The Merrimack Valley Auto Associates have donated several cars as prizes for holes-in-one in the eighth annual American Cancer Society Golf Championship at Indian Ridge Country Club on May 1. Pictured, from left, are Henry Nassar, MVAA president; Chris Doherty, tourney co-chairman; committee members Phil Sullivan, Pam Thornton-Silvia and Jane Urban; and Larry Ardito, tournament co-chairman, putting golf clubs in the Mustang GT convertible. The entry fee of $150 per player includes complimentary gifts, greens fees, carts and an awards dinner. Hole sponsorships are available for $250 and include a listing in the tournament program and a tee flag. Contact the American Cancer Society office in Dracut, 454-0900.

AHS softball loses games against Tewksbury and Haverhill

By Rick Harrison

Murphy's Law, and a lack of any consistency on offense, continued to plague the Andover High girls varsity softball team in recent games.

Anything that could possibly go wrong has, at very inopportune times, for the young Lady Warriors who have been competitive with each of their first six opponents.

"In many respects this is the most balanced team I've had here," said sixth-year coach Ken Pellerin. "Defensively, especially in the outfield, we're as solid as we've been."

But the locals haven't been able to get untracked at the plate, scoring only 10 runs in their first five Merrimack Valley Conference games after a 20-run explosion in the non-league season-opening 20-4 romp over North Andover.

AHS was beaten 6-3 by Tewksbury on Monday after dropping back-to-back 3-0 shutouts to Haverhill and Methuen.

The runs against Tewksbury snapped a scoreless string that had extended through three games and 22 innings, during which time Andover only allowed the opposition 10 runs (3.3 per game).

"We seem to make one or two key mistakes in every game," said coach Pellerin. "We play well most of the way and then have a crucial breakdown.

"We worked a lot on our hitting during the pre-season. We've hit the ball hard, but right at people, in almost every game. We have some key players who are struggling at the plate, but hopefully they'll all come around soon.

"In every game I thought Vanessa (Blank) was the better pitcher. She pitches well enough to win, but we don't back her up offensively."

Andover hit only .147 as a team in consecutive shutout losses to Lawrence, Haverhill and Methuen.

After six games the top AHS hitters included junior third baseman Elaine Licata at .315 on 6-for-19, sophomore Michelle Crispo at .400 on 4-for-10, and Sue Cookson at .250.

Cookson has also played well (11 putouts) defensively in center field.

The Lady Warriors were scheduled to play at Billerica yesterday, and tomorrow afternoon they have a rematch with Lawrence at the Hayden-Schofield Playstead (3:30 p..m.).

Tewksbury 6
Andover 3

Despite a two-hitter by junior righthander Vanessa Blank, the Lady Warriors were beaten when visiting Tewksbury put together back-to-back three-run uprisings in the fourth and fifth innings.

Five Andover errors led to four unearned runs for the winners.

AHS inched ahead 1-0 in the bottom of the second, breaking its lengthy scoring drought when junior Meghan Lynch ripped a one-out double and scored on Elaine Licata's single.

Tewksbury shortstop Sue Perkins keyed the fourth inning with a two-run double up the left-centerfield gap, the second and final TMHS safety of the game which made it 3-1.

Three errors and a pair of wild pitches helped the winners collect three vital unearned runs in the fifth to make it 6-1.

The Lady Warriors chipped away in the bottom of the fifth as Licata singled, Captain Aprille Canniff reached on an error, and Michelle Crispo spanked an RBI single.

In the sixth Sue Cookson walked, took third on Vanessa Blank's single to left and a bobble by the outfielder, and scored on Lynch's infield out to make it 6-3.

A key double play by Tewksbury doused an AHS rally in the fifth, and the locals stranded runners at second base in the second and sixth stanzas.

Crispo and Licata finished with two hits each while Lynch, Blank and Cookson added one safety apiece.

Defensive standouts included Captain Eileen Sweeney at shortstop (two putouts, two assists), junior right fielder Deana Gray and freshman first baseman Julie Litzenberger (10 putouts).

Haverhill 3
Andover 0

Vanessa Blank scattered 10 hits, struck out five and didn't walk a batter for the Lady Warriors.

Hillies' sophomore Danielle Bretton yielded just four singles, fanned eight and walked two. Both teams played errorless ball behind their pitcher.

"We hit the ball pretty hard," said coach Pellerin.

"But the Haverhill shortstop made two outstanding plays to rob us of hits, and the game ended with a diving catch by their right fielder to take a base hit away from Lynchie (Meghan Lynch)."

The Hillies pushed across two runs in the top of the third, and added an insurance tally in the seventh.

Andover moved a runner into scoring position in the first and sixth frames, but in both innings was unable to produce a timely RBI hit.



Photo by Lisa Adelsberger

The varsity tennis teams served up two wins over Tewksbury, with 5-0 scores, Monday afternoon, at the High School courts. Here are the tri-captains of the women's squad, from left, Jackie LeMaitre, Jen Griffin and Kelly Mitchell.

Verreault, Mason, Aylward and Cummins earn basketball awards at dinner

By Rick Harrison

Amanda Verreault, Leah Mason, Jen Aylward and Beth Cummins won the four major awards, while Aylward was elected captain of the 1995-96 team, as the Andover High varsity and JV girls' basketball squads came together recently for their annual post-season dinner at Kitty's Restaurant in North Reading.

The varsity was celebrating a successful 15-6 season, which included an Eastern Mass. North Sectional Division I Tournament victory over Medford, while the junior varsity was savoring the rewards of a 14-2 season that ended with 10 consecutive victories.

Senior Amanda Verreault became the first player to win the Wil Hixon Defensive Player Award twice, earning her second straight trophy by unanimous vote.

Senior Leah Mason was presented the Kenneth McKenrick Award for "hard work and dedication" to the program.

Junior Jen Aylward was voted Most Improved Player, and senior Beth Cummins received the Spirit Award.

The varsity does not select a Most Valuable Player.Mason, Cummins and Verreault were given a letter and pin in recognition of their third varsity season.

Second-year varsity letters went to juniors Aylward and Meghan Lynch, along with sophomores Sue Tully and Kristen Wysocki.

First-year varsity letters were earned by freshmen Charlotte Muller, Sarah Muller, Laura Orlando and Viki Pierce.

There was also a multiple exchange of gifts among the players, parents, varsity head coach George Sullivan, assistant Tim McCarron and junior varsity coach Kathy McDermott.Keeper of the scorebook Bettyann Iannuccilli was also presented a gift from the team.

Northmeadow Health and Racquet Club
will be offering
Junior Tennis Camps
for children of all skill levels, age 6-17.
• Three day camp
• Five day camp
• Junior Team Tuesday & Thursday
• Full day/Half day options
• Extended Day option; 7:30 a.m. - 5:30 p.m.
Weekly rates from $149.00
Call 508-851-3901 to register
Register by May 1,1995 and receive 10% off.
Take Dascomb Road, go under Rte. 93, past Digital, right on Leston to Northmeadow, 20 Carter St., Tewksbury.

Northmeadow Health and Racquet Club
will be fielding
Ladies' Tennis Teams
for the North Shore Tennis League. If you are interested in playing on a 1995-1996 team, come to our complimentary:
A-Level Luncheon/Round Robin
May 11, 1995, 11:00 a.m.-1:30 p.m.
B-Level Luncheon/Round Robin
May 17, 1995, 11:00 a.m.-1:30 p.m.
Call 508-851-3901 to R.S.V.P.
for more information, or to ask about our other teams, programs, leagues, lessons and kid's camps. Take Dascomb Road, go under Rte. 93, past Digital, right on Leston to Northmeadow, 20 Carter St., Tewksbury.

SPORTSTALK

Nicholas MacInnis, 13, of 18 Morton St., is a member of the 1995 North America indoor soccer champions for boys under 13. His team, Mass Machine, went 5-0 during the competition in Kansas City, April 14-16, outscoring its opposition 31-7. This is the second year in a row Nicholas and his team have won national titles.

He plays for the under-14 Lightning team and was on the 1994 Massachusetts District 5 Olympic development team. The eighth-grader at Doherty Middle School will attend Phillips Academy in September.

Karen Queen of Andover became the sixth player in the Tufts University lacrosse program's 21-year history to score 100 career goals when she scored three goals in a 12-7 victory over Mount Holyoke.

She is ninth on the team's all-time scoring list with 100 goals and 22 assists for 122 points in 40 career games. The senior forward and co-captain scored 40 goals last season when she was a Northeast "B" Region All-American. She was also a Northeast "B" Region All-American as a sophomore when she led the team to the ECAC New England quarterfinals with 37 goals.

She had 19 goals as a freshman when the Jumbos advanced to the ECAC semifinals.



Karen Queen

"Karen's a strong and determined player," said head coach Carol Rappoli. "She's also an excellent student. She's played a big part in our tradition of success."

Queen is a political-science major.

Last week, **Eszter Vajda**, 23, of 26 Clark Road, ran her first marathon, doing the Boston Marathon in about 4:20. The Andover High School '89 graduate said she felt wonderful afterward. Ms. Vajda studies history and journalism as a graduate student at Northeastern University.

The Governor Dummer Academy baseball team defeated Groton School, 3-2 recently in Byfield. Senior **David Kelmer** pitched five innings, had 11 strikeouts and gave up two runs, one of which was earned.

Richard Sheldon, 13, of 65 Cross St., has been selected as a member of the 13-year-old division of the New England Mariners, AAU/Jr. Olympic Baseball Club. Richard, son of David and Diane Sheldon, is a seventh-grade honor-roll student at West Middle School. He plays in the 13-year-old division in Andover Little League and in Andover town football and Church League Basketball, and is a Boy Scout in Troop 79. The lefty pitcher and first baseman was selected from a field of more than 50 participants throughout New England in March.



Brian Broderick, 11, son of Eileen and Michael Broderick, won the boys 12 and under age group at the Bust and Burn mogul competition at Sunday River Ski Resort in Maine. Here he is receiving his prize, a pair of skis, from Wayne Wong, master freestyle skier.

Andover High ski team bids Coach Stevens farewell

The Andover High ski team celebrated the end of another great season with a banquet at the Marriott Inn recently.

Dick Stevens, outgoing coach, received a ski team jacket from Mary Durant, outgoing president of the ski boosters. Mr. Stevens was coach for 11 years. George Walsh is his successor. The boys placed third in the states this year. Scott Savage and Jesse Lugus, captains of the boys team, and Christine Durant and Carolyn Hines, captains of the girls team, presented Mr. Stevens with gifts and thanks for a great year.

Next year's captains are Ali Bicknell and Jen Prudden for the girls and Ted Witman and Derek D'Angelis for the boys.

Major award-winners on the boys team were Marc Edwards, most valuable skier; Jesse Lugus, coaches award; Chris Everett, unsung hero; Ted Witman, team spirit; Adam Westaway, most improved skier; and Aron Bellarado, rookie of the year.

Winning awards for the girls were Christine Meuse, most valuable skier; Carolyn Hines and Christine Durant, coaches award; Jen Prudden, team spirit; Allison Loosigian and Liz Willey, most improved skier; and Elise Brierly, rookie of the year.

Brothers earn laurels at New Hampshire alpine ski races

The brother combinations of Chris and Andrew Everett and Andrew and Jeff Marshall turned in impressive performances in the recent New Hampshire Alpine Ski championships series. The boys ski with the BBTS Ski Club at Waterville Valley, N.H.

Andrew Everett, a fifth-grade student at Bancroft School, won the New Hampshire State Buddy Werner Championship for JV racers (age 9-10). The championship was a two-day race at Gunstock Ski Area March 3-4. Andrew was the number one qualifier from the Northern New Hampshire Division based upon his results in the three-race qualifying series held in January and February.

Jeff Marshall, a sixth-grade student at Doherty Middle School, finished third for the JIV racers (age 11-12). He was also the number one qualifier for the championship race from the Northern Division, based upon his results in the January-February race series.

Andrew Marshall, a sophomore at the Holderness School in Holderness, N.H., qualified for the U. S. Eastern Finals based upon his results in the Macomber Cup Qualifying races, including a seventh-place finish at the Wildcat Mountain Super G race in mid-February. The Eastern Finals were held March 13-19 at Mount Snow in Vermont. Qualifying as a JII distinguishes Andrew as one of the strongest JII racers in New Hampshire.

Chris Everett, a sophomore at Andover High School, qualified for the U. S. Eastern JII Invitationals based upon two great finishes in the JII championship races at Cannon Mountain in late February. The Eastern Invitationals were held in Great Gorge, N.J. March 10-12 but Everett was unable to attend due to conflicting race commitments. Chris was an alternate to the U. S. eastern high school championships based upon his 11th-place finish in the state High School Giant Slalom championships.

Chris and Andrew Everett are the sons of Bill and Lin Everett of Arrowood Lane and Andrew and Jeff Marshall are the sons of John and Karen Marshall of Jenkins Road.

MV Pirates swim team awards prizes at banquet

The Merrimack Valley Pirate swim team ended the season with its annual awards banquet at Andover Marriott. Seventy-four swimmers were honored. Connie Brown, Christina Caselle, Erica Douvadjian, Meghan O'Connell and Susie Wilson set new New England relay records. Brown, Douvadjian, O'Connell and Wilson were the top-ranking 10 and under medley relay in the nation.

Brian Fiske set six new New England records in the 8 and under age group at the 1995 championship.

Most improved honors went to Jenna Blongiewicz, Colin Callahan-Higgins, Shannon Callahan-Higgins, Allison Greene, Jeff Middlemiss and Jim Russo.

Chris Blongiewicz, Sophie Cowan, Brendan Griffin, Dorothy Rice and Marianne Rice were hardest workers. Connie Brown, Brian Fiske, Clewis Kinnett and John Newland were MVPs. Newland was also recognized for qualifying for the National Junior Olympics-East championship meet.

Coaches awards were presented to Karen Barry, Danny Beaulieu, Erica Douvadjian and Liz Tung.

Amy Fischer and Patrick Rulon-Miller had attendance records of 93 percent and 96 percent respectively.

The coaches recognized seniors Karen Barry, Chris Blongiewicz, Tracie Grant, John Newland and Adam Schoen. Team captains Barry, Chris Blongiewicz, Newland and Schoen expressed their thanks to teammates, coaches and parents for their dedication. MVP is coached by Mike Spring, head coach, and Lou Rosenfeld, Patty Spring and Mark Taafe.

THE GOLF WORK SHOP
1980 - 15th ANNIVERSARY - 1995
Custom Fit & Made Golf Clubs
Complete Repairs & Refinishing
Accessories, Gifts and Used Clubs
1995 FootJoy Shoes from $45.00
ALDILA and BOB TOSKI FITTING CENTER
PCS CLASS A CLUBMAKER
289 Main St. (Rte. 28) (North of Star Market)
North Reading, MA (508) 664-2783

Phillips Academy
Andover Soccer Camp
19th Annual 1995 Andover Soccer Camp
at Phillips Academy Andover, MA
Coed Ages 8-12
July 10-14 • July 17-21
July 24-28
SENIOR SESSION COED
AGE 13 - 12th Grade
July 31 - August 4
Preparation for High School Competition
HALF DAY PROGRAM
August 7-11
8:30 am - 12 noon
Coed Ages 6 & 7
1995 Andover Soccer Camp • Phillips Academy, Andover, MA 01810
To receive a brochure call (508) 681-8222

Charles Daher's

EXPRESS SERVICE

COMMONWEALTH MOTORS

INSPECTION STICKERS

HONDA CHEVROLET ISUZU

WE SERVICE EVERYBODY!

WHATEVER YOUR MAKE OR MODEL, WHETHER YOU BOUGHT FROM US OR NOT.

DRIVE IN SERVICE...NO APPOINTMENT NECESSARY!!

LUBE, OIL & FILTER $12.95
Express Service

$19.95 ROTATE & BALANCE
Prolong Tire Wear

COMPUTER ALIGNMENT $29.95
Pothole Protection

SPRING'S HERE!
COOLANT SPECIAL
We'll check your cooling system and add up to 1 gal. anti-freeze. We'll pressure test all connections and make sure you're spring ready. $29.95

SUMMER'S COMING
TUNE-UP
PERFORMANCE INSPECTION
We'll tune your vehicle to Factory Specs, install new plugs and thoroughly inspect your cooling system, belts, hoses, thermostat along with your brakes, tires, lights, and wipers.
$39.95
6 & 8 Cylinder Higher

SATURDAY SERVICE
WARRANTY SERVICE
SATISFACTION GUARANTEED
EXPRESS SERVICE
SHUTTLE SERVICE


Joe Sederquist
Chevy/ Isuzu Mgr.


Jim Ritchie
Honda Mgr.


Don Crouteau
Warranty Administrator


Chip Ouelette
Parts Manager


Jeff Wilkish
Body Shop Mgr.


Ralf Borrelli
Body Shop Mgr.

FREE COLLISION ESTIMATES
TOW INTO OUR SHOP

Some makes excluded.

EXIT 45 ROUTE 495, LAWRENCE, MA • 687-3000

Mon.-Thurs. 9-9; Fri. 9-7; Sat. 9-6; Sun. 12-4
SERVICE AND PARTS • OPEN SATURDAY

POLICE LOG

(Continued from page 37)

Co., 146 Dascomb Road.

At 9:19 p.m., tools were reported taken from a garage on High Street.

Thursday, April 20 – At 2:18 p.m., a bike was reported taken on Harding Street.

Friday, April 21 – At 12:39 p.m., a credit card was reported taken from the YMCA on Haverhill Street.

Saturday, April 22 – At 12:32 p.m., a power mower and weed whacker were reported taken form Andover Bible Church, 266 Lowell St.

Monday, April 24 – At 10:01 a.m., a shoplifter was reported at Andovers Gift Shop, 4 Main St.

At 3:11 p.m., a theft was reported from Silverado Athletic Club, 10 Main St.

VANDALISM

Tuesday, April 18 – At 10:19 p.m., car damage was reported at Hewlett-Packard, 3000 Minuteman Road.

Thursday, April 20 – At 9:33 a.m., lawn damage was reported at Sanborn School.

At 3:15 p.m., a scratched car was reported on Twin Brooks Circle.

Sunday, April 23 – At 11:09 a.m., a car window was reported smashed on Argilla Road.

At 11:50 a.m., items were reported taken on Worthen Place.

CAR THEFTS

Saturday, April 22 – At 1:19 p.m., a 1987 Volkswagen was reported taken from Andover Bank, 61 Main St. (The car was recovered in Lawrence.)

Disabilities commission to meet

The Andover Commission on Disability (ACOD) will meet Wednesdays, May 3 and 17, in the third floor conference room of Town Offices, 36 Bartlet St., from 6 to 8 p.m.

Agenda items include membership, awareness and bylaws.

The ACOD seeks to address issues concerning Andover and its citizens with disabilities.

Call Mark Walker at 687-4288. All are welcome.

ABC seeks hosts

The Andover A Better Chance program (ABC) is looking for host families for the 1995-'96 academic year. For more information, call Sandy Levine at 475-7126.

Steve's Car Care, Inc.
Professional Detailing
Your Car Deserves Our Special Spring Cleaning!
Established 1985
LEXUS JAGUAR MERCEDES
EXTERIOR
• Hand Wash
• Professional Buffing
• Paint Conditioning
• Hand Waxed
• Vinyl Roof Care
INTERIOR
• Upholstery Deep Cleaned
• Carpets Cleaned & Deodorized
• Vinyl & Leather Treatments
• Interior Left Dry
• Gift Certificates Available
• We Detail All Makes & Model Cars
126 Main Street • No. Reading • 664-2506
(Across from Kitty's Restaurant)

AUTOMOTIVE DIRECTORY
NEW CAR DEALER
TOM MANZI DODGE
New & Used CARS & TRUCKS
AAA Award Winning Service & Parts
Serving You & Your Family In This Area For Over 30 Years
Cor. of Merrimack & So. Broadway
Lawrence, MA
683-9591
NEW CAR DEALER
CLARK
CHRYSLER-PLYMOUTH
273 South Union St.
Lawrence, Massachusetts
Open Evenings
688-6053
CASH PAID
Junk Cars & Trucks
UP TO $60.00
$$$$$$$$$$
Wing's Used Auto & Truck Parts
1628 Shawsheen St. Tewksbury
508-851-8100
508-657-7389
Installation of Parts
To Place Auto Directory Advertising Please Call Pauline At The Andover Townsman 475-1943

TOWN OF ANDOVER

PLANNING BOARD

Notice is hereby given that a public hearing will be convened on Tuesday, May 9, 1995, at 7:30 p.m., in the Third Floor Conference Room, Town Office Building, Bartlet Street, on a petition of ATM Realty Corporation for a Special Permit to Cluster for a proposed 54 lot subdivision named "Somerset Village" off North Street and Chandler Road. The petition is on file in the Planning Department and may be viewed between the hours of 8:30 a.m., and 4:30 p.m., Monday through Friday.

THE ANDOVER PLANNING BOARD
MICHAEL H. MILLER, CHAIRMAN
April 20 & 27,1995

OFFICE OF THE BOARD OF APPEALS NOTICE OF HEARING

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND FLOOR, in MEMORIAL HALL, ELM SQUARE, ANDOVER, ON THURSDAY, MAY 4, 1995 at 7:00 P.M. on the petition of HOWARD HOOPLE & JOANNE HISS, 10 TORR STREET, Andover, MA 01810 for a special permit under Article VIII, Section VII.A.1 of the Zoning By-Law and a variance from the requirements of Article VIII, Section V.A. of the Zoning By-Law to allow an extension of an existing non-conforming single family residence that will not meet the minimum setback requirements.

Premises affected are located at 10 TORR STREET, Andover, Ma. in a Single Residence A District and is shown on Assessor's Map 74 as Lot 29.

DANIEL S. CASPER, CHAIRMAN
BOARD OF APPEALS
April 20 & 27, 1995

TOWN OF ANDOVER

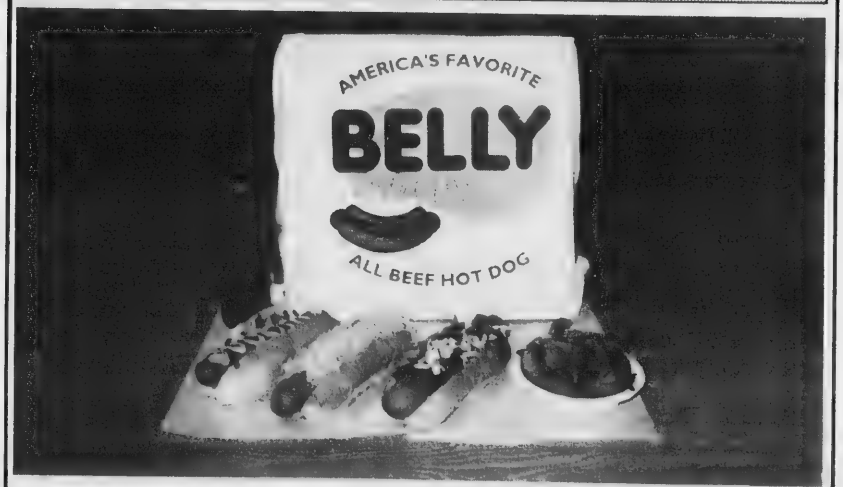
PLANNING BOARD

Notice is hereby given that a public hearing will be convened on Tuesday, May 23, 1995, at 7:30 p.m., in the Third Floor Conference Room, Town Office Building, Bartlet Street, on a proposed 13 lot definitive subdivision plan entitled "Harmony Lane", submitted by Thomas Horrigan, said proposed subdivision located off Bellevue Road on property owned by Estate of Blanche Shtrumpfman. The proposed plan is on file in the Planning Department and may be viewed between the hours of 8:30 a.m., and 4:30 p.m. Monday through Friday.

THE ANDOVER PLANNING BOARD
April 27, May 4, 1995

DAN'S AUTO BODY
21 Years Serving The Andovers
FREE ESTIMATES
(508) 664-9954
COLLISION REPAIRS • FRAME REPAIRS
TOWING • AUTO GLASS
AWARD WINNING RESTORATIONS
Antique • Classic • Special Interest
209 Main Street, Route 28, North Reading, MA 01864
VISA
Deductible ? Use Mastercard or Visa
MasterCard

BUSINESS PROFILES



Belly Stuffers

Belly Stuffers is famous for making America's favorite all beef hot dog, made of 100 percent kosher beef. These hot air cooked hot dogs come in four sizes to suit you and your family's appetites: the 747 jumbo, belly buster, belly stuffer and belly stuffer Jr. (kids size). There is a choice of five flavors: smoked, Polish, hot, Italian and regular beef. Among the 14 toppings to choose from are onion, relish, mustard, lettuce, tomato, chili, cheese, sauerkraut, jalapeno and salsa.

Hot air cooked French fries are another specialty at Belly Stuffers. Although no grease or oil is used in the recipe, they look and taste fried. Onion rings and spicy fries are made with the same process.

The Croissant Du Jour section offers a variety of bagels, croissants, muffins and Danish, baked fresh daily. Gourmet coffees such as hazelnut, chocolate raspberry, Irish cream, French vanilla and toasted almond are available. They also serve tea.

Salads and nachos round out the menu. Lunch express **Belly Stuffer** favorites are the Slam Dunk (mustard and kraut), Touchdown (bacon and cheese) and Grand Slam (choice of any four toppings).

Belly Stuffers, conveniently located on the Andover-Lawrence line, is the first franchise of its kind in the area. All items can be eaten on the premises or taken out. Franchisor Antonio Tavares is dedicated to providing the finest quality food and best service.

Belly Stuffers is open seven days a week from 9 a.m. to 9 p.m. It is located at 239 Winthrop Avenue (Route 114) in Lawrence, across from Friendly's.

Rosemary C. Bernal

HOMETOWN SEAFOOD
Please Stop in & See Our Excellent Selection of
FRESH SEAFOOD
cut daily on our premises
We also have prepared products and many seasonal specialties
LIVE LOBSTERS - We Ship
Chowders - Sandwiches
We are committed to your 100% satisfaction
15 Barnard St, Andover 475-7426

Tips'n'Toes
a full service nail care salon
Park Street Village 470-2525
63 Park Street Andover, MA

Frames UNLIMITED
You name it ... we'll frame it.
Hours: Tues., Wed., Sat 10-5; Thurs & Fri. 10-8
–CLOSED SUNDAY AND MONDAY–
Shawsheen Plaza, ANDOVER 470-0432

THERESA (MANZI) AMORE
CERTIFIED HEARING AID CONSULTANT
• ALL IN THE EAR HEARING AID
FREE HEARING TEST
FREE HOUSE CALLS MADE
11 Chestnut St. ANDOVER 470-4500
101 Amesbury St. Rm. 108, LAWRENCE 682-4730

... so the big boys won't play ball with you...
BEFORE YOU BUY A NEW DODGE or Similar CHRYSLER-PLYMOUTH
SEE US ...
WE'LL PLAY BALL WITH YOU.
TOM MANZI Dodge
Rte. 28, South Lawrence
Corner of South Broadway and Merrimack St.
Parts & Service Depts. Now Open
Thursday 'til 8 p.m. • Saturday 9 a.m. - 1 p.m.
508-683-9591

Victorian Treats
• Handmade English Toffee
• Unique Gifts • Gift Baskets
68 Park Street
ANDOVER
475-5051

ELM STREET AUTOMOTIVE
9 Lupine Rd., Andover
475-5873
Complete Auto Repairing
FOREIGN CARS OUR SPECIALTY
24 Hr. Towing & Road Service

WHITE STREET
Paint & Wallpaper
Benjamin Moore PAINTS
• WHOLESALE
• COMMERCIAL
• ARCHITECTURAL
• INDUSTRIAL
15 Broadway, Lawrence
688-6078 683-8694
419 So. Broadway, Salem, NH
(603) 890-5345

Anastasia's Curtains and Gifts
Verticals, Mini Blinds, Duettes, Pleated Shades, Custom and Ready-Made Curtains, Collectibles, and many more gifts.
1215 Main St., Tewksbury
640-1580

ANDOVER PHOTO
EXPRESS COLOR PROCESSING
COLOR ENLARGEMENTS
B & W CUSTOM LAB
ALBUMS & FRAMES
PASSPORT PHOTOS
27 BARNARD STREET 475-1452

NO. ANDOVER AUTO BODY
374 OSGOOD ST., NO. ANDOVER
683-6000
Complete body and frame repairs on all foreign & domestic cars.
State licensed appraisers and insurance specialists
Our reputation speaks for itself!
State Reg. #227

BUSINESS PROFILES



From the left, Dick Capell, Jean Sheehan, Lori Shactman, Jeff Caplan, Jen Catalanon and Caroline Chapell. Missing from the photo are Glenn Livermore and Matt Turner.

Andover Photo, Inc.

The interior of **Andover Photo** has been rearranged to offer a more spacious feeling to browse among the wide variety of accessories and gift items available. The qualified, experienced staff remains the same and is eager to answer any of your photographic questions, from the very basic to the most technical. The broad background of the dedicated staff (including photo journalism, portraiture, the latest techniques in high tech developing) and many years of experience qualify them to solve your photographic problems.

Need a publicity photo in a hurry? **Andover Photo** now has the capability to meet this need for quick portraits. The customer has the choice of a dozen poses in color or black and white. No appointment is necessary for this service. Next day delivery is available, or instant pictures with Polaroid film.

In addition to their expertise in developing films, **Andover Photo, Inc.** has become a center for fifts. They carry a wide variety of albums, single use cameras, photo T-shirts and sweatshirts using your favorite picture, photo puzzles (again using a photo you supply), photo mugs and the unique photo sculptures. A large selection of traditional frames in various sizes is available, as well as the new sculpured styles. They carry telescopes, binoculars, tripods and camera bags. And of course, an extensive selection of film.

Andover Photo offers the widest selection of film and equipment in the Merrimack Valley for both the amateur and professional photographer. They carry a large selection of sengle-lens reflex, single-use and point-and-shoot cameras. Darkroom equipment and supplies are available, from paper and chemistry to enlargers. Their Fuji color print processor allows them to offer customers one hour turnaround color print rolls. They also have a custom black and white lab in-house. They are able to copy your old heirloom photos and make new prints.

Andover Photo is located at 27 Barnard Street, Andover. They are open Monday through Saturday.

Telephone (508) 475-1452.

Rosemary C. Bernal

ACE UPHOLSTERY
FOR ALL YOUR UPHOLSTERY NEEDS
NEW LOCATION:
280 Main St., Salem, N.H
(603) 894-6411

MAIN STREET Mobil
Sam Amigo, Jr. • Master Technician Daily: Dot O'Carroll
Brake & Suspension Specialists
Car Care Network
• Nationwide Warranty
• Domestic & Foriegn Vehicles
• Trained Technicians
Gas & Diesel Available 24 Hours A Day
14 N. Main St.
Andover 475-2566

Law Offices of MEGAN S. CRYANS
• Free Initial Consultation
• General Practice of Law
• Divorce/Family Law
• Individual Bankruptcy
• Estate Planning and Probate
• Small Business Law
THE PROFESSIONAL CENTER
198 MASSACHUSETTS AVE., NO. ANDOVER
(508) 686-6668

All Types of Leather Repair
HEELS WHILE YOU WATCH
7 Bartlet St., Andover
474-9320
PAUL'S SHOE REPAIR
ANDOVER, MA.
Expert Repair of Fine Footwear

A&B EXHAUST
Complete EXHAUST & MUFFLER SYSTEMS
• Foreign & Domestic • Custom Pipe Bending
• High Performance Systems
• Dual Exhaust • Brake Jobs - All Types
126 Main St., Rt. 28 & 62
North Reading, Bay #9
Across from Kitty's Restaurant
664-9525

24 HOUR
ANDOVER CAB CO.
Airport Service • Clean Modern Cabs
Courteous Drivers • Pkg. Delivery
WE'LL BE AT YOUR DOOR IN MINUTES
475-2888

DANCE SUPPLIES and COSTUMES
Methuen Mall
10% OFF WITH THIS AD (Exp. 5/31/95)
ANDOVER DANCE & COSTUME
475-5665 687-0443

TOWNE AUTO BODY
Collision Experts Insurance Specialist
Fast and Courteous Service
Isn't it time you dealt with friendly professionals.
Located at former Andover Auto Body location.
SHOP REG. # 2495
307 Clark St., No. Andover
975-8700

New Bodies
by SlenderQuest
TONING AND TANNING SYSTEMS
• Wolff System™ Tanning Beds
• Massage • Nails
• Sea Clay Body Wraps
MESSINA'S SHP. PLAZA
109 MAIN ST., NO. ANDOVER
688-8040

ANDOVER PLUMBING & HEATING
We feature KOHLER elegance
And Also Install Complete
BATHS & KITCHENS
Repairs & Remodeling
475-5121 685-8383
P.O. Box 262, Andover
Lic. No. 6739

Design Lighting AND ELECTRICAL SUPPLIES
COMPLETE RESIDENTIAL LIGHTING AND ELECTRICAL SUPPLIES
North Andover Mall
Rte. 114, No. Andover
794-1650

ANDOVER HOCKEY SHOP
Shawsheen Square 475-7474
• ALL SPORTS •
Lacrosse, Hockey, Baseball
Softball, Football, Basketball
TEAM SUPPLIES
HOURS: 10-6 DAILY
SAT. 9-5

DEPOT HOUSE OF PIZZA
• PIZZAS • HOT OVEN GRINDERS
• SPAGHETTI • LASAGNA • SALAD
• SIDE ORDER • HOMEMADE DINNERS
• BEER & WINE
53 Essex St., Andover
475-0055

ANDOVER EARLY CHILDHOOD DEVELOPMENT CENTER
• Open 6:15 a.m. to 6:15 p.m.
• Summer Camp
• Sept. '94 Enrollment
• Limited Space
274 Lowell St. (133)
ANDOVER
475-9000

MASTERS SELF DEFENSE CENTERS
SHAOLIN KEMPO-KARATE FITNESS & SELF DEFENSE
STUDIO
508-664-0256
Bruce Gonsalves, Chief Instructor
246 Main Street
N. Reading, Ma 01864

ANDOVER MASSAGE THERAPY
Top Quality, Experienced Practitioners
474-4905
By Appt. Mon.-Sat. • Gift Certificates
relaxation massage • deep tissue • trigger point work

Nothing Runs Like a Deere
Authorized John Deere Dealer
SANDA EQUIPMENT SALES
222 Andover St., off Rte. 125, Wilmington (508) 694-9920

GEORGE M. LAMBROU STEVEN M. LAMBROU
HAVERHILL MOTORCARS, INC.
Fine Pre-Owned Vehicles
No Salesmen . . . No Managers
Deal Direct with the Owners!!
815 So. Main St. Rte. 125, Haverhill 521-7000

ADVANCED HAIR etc.
• New Management Team
• New Highly Trained Staff of Hair Stylists
STADIUM PLAZA - RTE. 114
160 Winthrop Ave., No. And./Law. Line
(508) 689-8554

SPRING'S HERE!!
Have Your Cooling System Checked FREE
RADIATORS Used-Rebuilt-New
AT THE BEST PRICES IN TOWN Repair-Recore-Installation
FREE Thermostat & Gasket with Every New Radiator
ALSO: Brakes, Shocks, Exhausts & Repairs
COUTURE'S AUTO RADIATOR
51 Medford St. Lawrence 682-8109

Temna's HERB PHARM INC.
• Herbs and Nutrition
• Reflexology
• Iridology
• Vitamins and Minerals
• Classes – Herbs & Nutrition
23 Barnard St. Andover, MA 470-3372

McLay's Florist & Garden Center
"Expect only the best at McLays."
757 Turnpike St. N. Andover 683-3164

BRAND NAME CARPETING STARTING AT 2.99 SQ. YD.
MFG. SUG. RETAIL UP TO $30 SQ. YD.
BRING THIS AD and SAVE 10% OFF CARPETING
HURRY IN TODAY! SUPPLIES LIMITED
THE CARPET LIQUIDATOR
212 So. Main St., Rte. 114, Middleton
(508) 777-8081 OPEN 7 DAYS
Bring Rm. Measurements for 1 Stop Shopping
Installation Available Within 50 Mile Radius

AMERICAN GUTTER CLEANING
• Gutter Repairs • Gutter Screening
• Wooden Gutters Oiled • Chimney Caps
• Fully Insured • Free Estimates
GUTTERS & DOWNSPOUTS CLEANED & FLUSHED $35-$75
1-800-322-1920 851-6045

BUSINESS PROFILES



1967 Oldsmobile 442 convertible

Columbia Auto Seat Covers Co., Inc.

Columbia Auto Seat Covers Co., Inc. is a family business established in 1937 and presently run by the third generation at the same location in Lawrence. Joe Messina, Sal Messina and Cookie Reilly are dedicated to giving the best service for the lowest price possible. One generation instructs the following generation and passes on their skills. They take family pride in their work. Employee John Sicard has been with the company for 20 years. Second generation Ned Messina started antique interior restoration. They will help preserve your investment in antique cars. Three new skilled employees have been added: Michael Butruccio, Juan Fournier and Jay Garabedian.

Columbia Auto Seat Covers Co., Inc. specializes in complete interior restoration and repair of cars (modern, antique and foreign), trucks, boats and planes. This includes reupholstering seats, burn holes, carpets, headliners, seat covers, door panels, convertible tops and boat tops. They match the fabrics or use original materials. They are able to scout out N.O.S. (new old stock) for classic models. Material includes fabric, leather and vinyls. They cary pick-up Tonneau covers. **Columbia** is well known for their fine home and commercial reupholstering as well.

All work is 100 percent guaranteed. They offer free estimates and one day service when possible. Free pick-up and delivery are available for furniture.

They are located at 165 South Broadway, Lawrence. Hours are Monday through Friday 8 a.m. to 5 p.m. and Saturday 8 a.m. to noon.

Telephone: (508) 683-2205.

Rosemary C. Bernal

SCS Cleaning Systems, Inc.
"The Leader in Housecleaning"
Prices Start At $42.00 Per Visit
Housecleaning • Carpet Cleaning
Window Cleaning • Drapes & Upholstery
Call Today (603)894-5595

To Advertise Your Business On The BUSINESS PROFILES PAGES Please Call: 475-1943 For Information

PEKING GARDEN OF ANDOVER
OPEN KITCHEN
Chinese, Polynesian and Mandarin Cuisines
FAST FOOD & TAKE OUT
OPEN 7 DAYS A WEEK
36-36A PARK ST. ANDOVER
749-9919
749-9922

Bodyworks Auto Body, Etc.
1175 Turnpike St., North Andover
688-1961
BJ McElhiney, Owner
Gary Kalip, Foreman

The Curtain Gallery
40%–70% OFF
• HUNTER DOUGLAS • DUETTE SHADES
• VERTICALS • SIMPLICITY
• SYMPHONY SHADES • COMFORTEX
LAMINATED VERTICALS - CUSTOM
Free Measuring & Installation
90 MAIN ST. NORTH READING 664-3505

Sharkey's FLOOR COVERING
Linoleum * Carpet * Ceramic Tile
540 Main St. Tewksbury 640-1320

The Nailery
FULL SERVICE NAIL CARE SALON
10 Main St. Andover 470-4771

Lily Wong's
Cantonese, Szechuan & Polynesian Cuisine & Lounge
Luncheon Buffet
Mon. thru Sat. 5.95
Children 4.50
Catering - American & Chinese
(American food is for catering only)
Rte. 114, Middleton (508) 777-7200

Talk to us

Want to run a classified ad? Call the Townsman at 508-475-1943.

Got a story idea? Call the Townsman at 475-1943.

Need a photographer? Call 475-1943.

Want to run a display ad? Call 475-1943.

TOWN OF ANDOVER

PLANNING BOARD

Notice is hereby given that a public hearing will be convened on Tuesday, May 9, 1995, at 8:30 p.m., in the Third Floor Conference Room, Town Office Building, Bartlet Street, on a petition of Sterling Development Company for a Special Permit to Remove and/or Regrade Earth Materials associated with a proposed 12 lot subdivision named "Sterling Oakes" off Rocky Hill Road. The petition is on file in the Planning Department and may be viewed between the hours of 8:30 a.m., and 4:30 p.m., Monday through Friday.

THE ANDOVER PLANNING BOARD
MICHAEL H. MILLER, CHAIRMAN
April 20 & 27, 1995

TOWN OF ANDOVER

PLANNING BOARD

Notice is hereby given that a public hearing will be convened on Tuesday, May 9, 1995, at 7:30 p.m., in the Third Floor Conference Room, Town Office Building, Bartlet Street, on a petition of ATM Realty Corporation for a Special Permit to Remove and/or Regrade Earth Materials associated with a proposed 54 lot subdivision named "Somerset Village" off North Street and Chandler Road. The petition is on file in the Planning Department and may be viewed between the hours of 8:30 a.m., and 4:30 p.m., Monday through Friday.

THE ANDOVER PLANNING BOARD
MICHAEL H. MILLER, CHAIRMAN
April 20 & 27,1995

1 FREE DINNER
Order 4 or more Dinner Entrees and get lesser priced dinner entree . . .
FREE WITH THIS AD Exp. May 31, 1995
PREPARED AT YOUR TEPPANYAKI TABLE in the FINEST JAPANESE TRADITION
• SUSHI & SASHIMI •
• KOREAN & JAPANESE CUISINE •
313 S. Broadway (Rte. 28) Lawrence
YOKOHAMA
JAPANESE STEAKHOUSE
689-4047

AIRPORT SERVICE
OUR SPECIALTY
NO STOPS - NO OTHER PASSENGERS
1 PASSENGER $35.00 EACH
Additional Passengers $5.00
DORAN INC. 470-3383

Li'L RED Schoolhouse
EARLY CHILDHOOD CENTER
• Preschool (2.9 - 5 yrs.)
• Private Kindergarten (9-3)
• Summer Enrichment Camp (5-14 yrs.)
1503 Andover St., Rte. 133, Tewksbury
West Andover Line 851-3220

CARI
SKIN CARE CENTRE
Wholistic Beauty for Face and Body
For MEN and WOMEN
• Facials • Waxing
• Body Treatments • Lash Tint
• Anti-Stress Treatment • Reflexology
• Shiatsu • Pedi-Care
• Massage Therapy • Aromatherapy
451 Andover St., Suite 150 By Appointment
Rte. 114, North Andover 686-5050

GIANT
Glass Co., Inc.
AUTO GLASS SPECIALISTS
Free Mobile Service
688-8211
1000 Osgood St., (Rte. 125) No. Andover

RADON DIAGNOSTIC SERVICES
Precise, reliable instruments give on-site results in minutes!
EPA Qualified Laboratory
The Surgeon General urges that all homes be tested. Isn't it time you assessed your radon health risk?
R. Rammacher
Andover, MA 794-3354

PARK Audi
The Merrimack Valley's Exclusive Porsche / Audi Dealer
222 Lowell St. Leasing
Lawrence European
(508) 686-9743 Delivery

PLAY IT AGAIN SPORTS
WE BUY AND SELL USED AND NEW SPORTS EQUIPMENT
• HOCKEY • SKI EQUIPMENT • GOLF • FOOTBALL
• WEIGHTS • ALL EQUIPMENT IN GOOD CONDITION
STADIUM PLAZA (Across from Showcase Cinema)
WINTHROP AVE., LAWRENCE 687-8084

SERVING THE MERRIMACK VALLEY SINCE 1937
Columbia AUTO SEAT COVERS
• SEAT COVERS • CONVERTIBLE TOPS
• CUSTOM INTERIORS • TRUCK BED COVERS
• CUSTOM CARPETS • HEADLINERS
• SIMULATED CONVERTIBLE TOPS • BURN HOLES REP.
SPECIALIZING IN:
ANTIQUE
INTERIOR RESTORATION
165 So. Broadway, Lawrence
683-2205 683-8408

TULLEY
SERVICE DEPT.
FREE OIL FILTER
With Every Oil Change
TULLEY BMW Hrs: Mon.-Fri. 7:30-5 Sat. 8-12noon
147 D.W. Hwy.
Nashua, N.H. (603) 888-2970
AD MUST BE PRESENTED FOR SERVICE

BUSINESS PROFILES



From the left, Service Manager Bob Schoenfeld, Gilbert Gonzales, Jack Cyr, Al DeRosa, Paul Labrie, Gary Hedstrom, Kay Reichard and Steve Rezk

Tully BMW

The service department at **Tully BMW** is capable of meeting all of your automotive service needs from touchup paint for a minor scratch to complete engine installation. The excellent crew of experienced technicians are factory trained BMW Master Technicians who receive ongoing, intensive training in all facets of your automobile's operation.

Tully is equipped with state-of-the-art diagnostic systems that connect directly to your automobile's computer system for faster, more accurate diagnosis and service. They use only original BMW parts manufactured specially for your BMW, resulting in your car maintaining its original level of high quality, performance and value.

Tully BMW is drawing more and more customers from Massachusetts with their competitive pricing and no sales tax. Call for details about their offer of shuttle service to your home or business.

Tully BMW service department has been honored with the Premier Dealer Award for two consecutive years. They have earned one of the highest Customer Satisfaction Index ratings of 95.9 percent.

Tully BMW's excellent reputation during 34 years in business is a testament to their dedication to preserving the value of your car and your safety.

Tully BMW is located at 147 Daniel Webster Highway South (1.3 miles north of the Pheasant Lane Mall) in Nashua, N.H. Hours are Monday through Friday 7:30 a.m. to 5:30 p.m. and Saturday 8 a.m. to noon. Telephone: (603) 888-2970 and parts direct line 1-800-618-5269.

Rosemary C. Bernal

Hamilton
DECORATING CENTER, INC.
AND WALLPAPER OUTLET
PRATT & LAMBERT PAINTS
Rte. 125, Plaza 125, Plaistow, N.H. 03865
(603) 382-9214

Mobil Quick Lube
TUNEUPS, BRAKES, ETC.
BAILEY'S
WEST ANDOVER MOBIL
139 River Rd., Andover 687-1988 687-3967

Eastern DOOR
OVERHEAD • ROLLING • FIRE • SECURITY
DOCK SEALS & BUMPERS, OPERATORS, RADIO CONTROLS
Residential & Commercial, Installation & Service
Wayne Dalton
24 HR. EMERGENCY SERVICE
683-3158
Call for free estimate or visit our showroom at
45 South Canal St., Lawrence

Cosmo's
RESTAURANT & LOUNGE
SPECIALIZING IN GREEK FOOD
Fresh Seafood Daily
Try Maria's Roast Potatoes
940 Riverside Drive Methuen 682-2330

DRISCOLL'S
PACKAGE STORE
~ Serving Andover Since 1936 ~
FINE WINES, DOMESTIC & IMPORTED BEER & SPIRITS.
BEVERAGE CATERING, BARTENDERS & SERVERS
WE DELIVER - 475-1004
Corner of Bartlet & Barnard Sts.
Mon.-Sat. 9am-10pm; Sun. Noon-5pm

KID'S KAROUSEL
QUALITY NEW & RESALE CLOTHING
Names like Rothschild, Monsterwear, Carriage Boutique and Roosters.
Resale clothing, toys and furniture.
67 Water St.
North Andover 685-1616

Healing Hands
MASSAGE THERAPY
Shiatsu & Polarity
(508) 470-2772
Helen Rose

Sue Luby's
BodySense/Yoga
For: • Firmer, Slimmer Body
• Less Stress and Tension
• Increased Stamina
Call 475-4663

ADDISON TRAVEL
If Experience Counts...
Call Us!
475-7872
24 Chestnut St., Andover
(Corner of Main)

The DOWN UNDER SPORTS BAR and the
Ye Loft and Ladle
RESTAURANT
337 Essex St.
Lawrence 687-3933

TRADE-IN AND SAVE
RICHARD'S
5 FLOORS OF "HOME FURNISHINGS" SINCE 1949
25 WATER ST., LAWRENCE, MA.
686-3903
EVERYDAY SENIOR CITIZEN 10% DISCOUNT
OPEN Mon., Thurs. & Sat. 9-5 Tues. & Fri. 9-7
M/C, VISA, DISC.
FREE DEL. & SET-UP

CLIFFORD JEWELERS
All Jewelry Repairs Done By Owner
RETAIL STORE:
109 Main St., No. Andover, MA
508-682-4653
CUSTOM REPAIR SHOP:
64 No. Broadway, Salem, NH
(across from Dodge Grain)
603-894-5755

To Advertise Your Business On The BUSINESS PROFILES Pages
Please Call: 475-1943

VCR REPAIR
BAYSTATE ELECTRONICS
TVs • CAMCORDERS • STEREOS
1875 Main St.
Tewksbury 851-3012

BELLY STUFFERS
America's Favorite All Beef Hot Dogs!
All Our Belly Stuffers are Steamed and 100% Kosher
Try Our Hot Air Cooked French Fries!
Bagels, Muffins, Croissants offered from Croissant du Jour - Baked fresh daily!
239 Winthrop • Rte. 114 • Lawrence
(Across from Friendly's) 689-0175

Dennis' Beauty Shoppe
200 Osgood St., No. Andover
683-2279

Ristorante Daniela
Fine Italian Cuisine & Cocktails
103 Main St., Rte. 28
North Reading 664-6100

NOMA
POWER EQUIPMENT
Tractors, Mowers, Chippers, Generators
ACCURATE EDGE LTD.
Sales, Service On All Makes
484 S. Broadway (28), Salem, NH
(603) 893-2213

TOWN OF ANDOVER

PLANNING BOARD

Notice is hereby given that a public hearing will be convened on Tuesday, May 9, 1995, at 7:30 p.m., in the Third Floor Conference Room, Town Office Building, Bartlet Street, on a proposed 54 lot definitive cluster subdivision plan entitled "Somerset Village" submitted by ATM Realty Corporation, said proposed subdivision situated off North Street and Chandler Road on properties owned by Donald & Joyce Blake, ATM Realty Corp., Chongris & Sons, Inc., and Thomas & Julie Winward. The proposed plan is on file in the Planning Department and may be viewed between the hours of 8:30 a.m., and 4:30 p.m., Monday through Friday.

THE ANDOVER
PLANNING BOARD
MICHAEL H. MILLER,
CHAIRMAN

April 20 & 27,1995

TOWN OF ANDOVER
LEGAL NOTICE
CABLE TELEVISION
LICENSE RENEWAL

Notice is hereby given, pursuant to 207 CMR 8.00, that the Andover Cable Advisory Committee will conduct a public hearing on May 10, 1995 at 7:30 P.M. in the 3rd floor conference room, Andover Town Offices for the purpose of receiving written and or/oral comments concerning the renewal of the TCI Cablevision of And-over license and the future cable needs and interests of the community. As required by law, any application, reports and statements filed or prepared pursuant to 207 CMR 8.00 are available for public inspection and reproduction during 8:30 A.M. - 4:30 P.M. at the Department of Finance, 3rd floor, Andover Town Offices, 36 Bartlet Street. Written comments from the public are welcome and may be mailed to the above address.

Andover Cable
Advisory Committee
John R. Dempsey,
Chairman

April 20 & 27, 1995

TOWN OF ANDOVER

PLANNING BOARD

Notice is hereby given that a public hearing will be convened on Tuesday, May 9, 1995, at 8:30 p.m., in the Third Floor Conference Room, Town Office Building, Bartlet Street, on a proposed 12 lot definitive subdivision plan entitled "Sterling Oakes" situated on property owned by Sterling Development Company off Rocky Hill Road. The plan is on file in the Planning Department and may be viewed between the hours of 8:30 a.m., and 4:30 p.m., Monday through Friday.

THE ANDOVER
PLANNING BOARD
MICHAEL H. MILLER,
CHAIRMAN

April 20,& 27, 1995

OFFICE OF THE
BOARD OF APPEALS
NOTICE OF HEARING

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND FLOOR, in MEMORIAL HALL, ELM SQUARE, ANDOVER, ON THURSDAY, MAY 4, 1995 at 7:00 P.M. on the petition of JOSEPH A. SARNO/ANDOVER SPA, 14 Auburn Street, Charlestown, MA for a special permit under Article VIII, Section IV.B.16.b. of the Zoning By-Law to allow the sale of food and drink for consumption off the premises.
Premises affected are located at 9 ELM STREET, Andover, Ma. in a General Business District and is shown on Assessor's Map 39 as Lot 21.

DANIEL S. CASPER,
CHAIRMAN
BOARD OF APPEALS

April 20 & 27, 1995

COMMONWEALTH OF MASSACHUSETTS
THE TRIAL COURT
THE PROBATE AND FAMILY COURT
Essex Division
Docket No. 95P 0786-EPI

Estate of **LOUIS J. ALLARD** late of Andover in the County of Essex.

NOTICE

A petition has been presented in the above-captioned matter praying that a certain instrument be probated purporting to be the last will and codicil of said deceased by NANCY L. ALLARD of Andover in the County of Essex, praying that she be appointed executrix thereof, without giving a surety on her bond.

If you desire to object to the allowance of said petition, you or your attorney should file a written appearance in said Court at Salem on or before 10:00 in the forenoon on May 22, 1995.

In addition you should file a written statement of objections to the petition, giving specific grounds therefore, within thirty (30) days after the return day (or such other time as the Court, on motion with notice to the petitioner, may allow) in accordance with Probate Rule 16.

Witness, Thaddeus Buczko, Esquire, First Justice of said Court at Salem, the fourteenth day of April in the year of our Lord one thousand nine hundred and ninety-four.

Julie Stiles Matuschak
Acting Register of Probate

April 27, 1995

OFFICE OF THE
BOARD OF APPEALS
NOTICE OF HEARING

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND-FLOOR, in MEMORIAL HALL, ELM SQUARE, ANDOVER, ON THURSDAY, MAY 4, 1995 at 7:00 P.M. on the petition of JERRY GONSALVES, 179 Jenkins Road, Andover, MA 01810 for a special permit under Article VIII, Section V.B.3.b. of the Zoning By-Law to allow the construction of a barn, the floor area of which will exceed the ground floor area of the dwelling.
Premises affected are located at 179 JENKINS ROAD, Andover Ma. in an Single Residence C District and is shown on Assessor's Map 33 as Lot 16.

DANIEL S. CASPER,
CHAIRMAN
BOARD OF APPEALS

April 20 & 27, 1995

Massachusetts
Department of
Environmental
Protection
Division of Wetlands and Waterways
Metro Boston/Northeast
Regional Office
10 Commerce Way
Woburn, MA 01801
(617) 932-7600

Public Notice

Pursuant to 33 U.S.C. 1341 and M.G.C. c. 21 s. 43, notice is given of a 401 water quality certification application for Somerset Village by ATM Realty Corp., 12 Essex Street, Andover, MA, on land owned by ATM Realty Corp. and located at 70 and 86 North Street and 127 Chandler Road (TM 128, TL 5, 6, 6A & 12), Andover for the proposed construction of the roadways and utilities for a 54 lot residential subdivision. Additional information may be obtained by contacting David R. Jordan at Andover Consultants, Inc., 1 East River Place, Methuen, MA (508) 687-3828.
Comments should be sent to the Department of Environmental Protection at the above address within twenty-one days of this notice.

Any ten persons of the Commonwealth, any aggrieved person, or any governmental body or private organization with a mandate to protect the environment that has submitted written comments before the end of the public comment period may also appeal the Departments Certification. Failure to submit comments before the end of the public comment period may result in the waiver of any right to an adjudicatory hearing.

ATM Realty Corp.
12 Essex Street
Andover, MA 01810

April 27, 1995

COMMONWEALTH OF MASSACHUSETTS
PROBATE COURT
Essex, ss.
Docket No. 95P 0598-ADI

To all persons interested in the estate of ANN MARIE BUSSEY, late of Andover, in said County, deceased;

A petition has been presented to said Court praying that DEBORAH BRADLEY of Andover in the County of Essex be appointed administratrix of said estate, without giving a surety on her bond.

If you desire to object thereto you or your attorney should file a written appearance in said Court at Salem before ten o'clock in the forenoon on the eighth day of May 1995, the return day of this citation.

Witness, Thaddeus Buczko, Esquire, First Judge of said Court, this third day of April, 1995.

Julie Stiles Matuschuk
Acting Register

April 27, 1995

OFFICE OF THE
BOARD OF APPEALS
NOTICE OF HEARING

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND FLOOR, in MEMORIAL HALL, ELM SQUARE, ANDOVER, ON THURSDAY, MAY 4, 1995 at 7:00 P.M. on the petition of SCOTT & JEANNE CLARK, 6 Marion Avenue, Andover, MA for a variance from the requirements of Article VIII, Section V.A. of the Zoning By-Law to allow the addition of a porch which will not meet the minimum side yard setback requirements.
Premises affected are located at 6 MARION AVENUE, Andover, Ma. in a Single Residence A District and is shown on Assessor's Map 74 as Lot 81.

DANIEL S. CASPER,
CHAIRMAN
BOARD OF APPEALS

April 20 & 27, 1995

OFFICE OF THE
BOARD OF APPEALS
NOTICE OF HEARING

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND FLOOR, in MEMORIAL HALL, ELM SQUARE, ANDOVER, ON THURSDAY, MAY 4, 1995 at 7:00 P.M. on the petition of THE BEST OF THYMES, 209 No. Main Street, Andover, MA 01810 for a special permit under Article VIII, Section IV.B.16.a. of the Zoning By-Law to allow a restaurant and a variance from the requirements of Article VIII, Section IV.B.16.b. of the Zoning By-Law to allow the sale of food and drink for consumption off the premises.
Premises affected are located at 209 NO. MAIN STREET, Andover,
Ma. in a Mixed Use District and is shown on Assessor's Map 37 as Lots 7 & 8.

DANIEL S. CASPER,
CHAIRMAN

April 20 & 27, 1995

OFFICE OF THE
BOARD OF APPEALS
NOTICE OF HEARING

A public hearing will be held at MEMORIAL HALL LIBRARY, SECOND FLOOR, in MEMORIAL HALL, ELM SQUARE, ANDOVER, ON THURSDAY, MAY 4, 1995 at 7:00 P.M. on the petition of THE BUTLER'S PANTRY, 7 Barnard Street, Andover, MA 01810 for a special permit under Article VIII, Section IV.B.16.b. of the Zoning By-Law to allow the sale of food and drink for consumption off the premises.
Premises affected are located at 7 BARNARD STREET, Andover, Ma. in a General Business District and is shown on Assessor's Map 39 as Lot 28.

DANIEL S. CASPER,
CHAIRMAN
BOARD OF APPEALS

April 20 & 27, 1995

NOTICE OF MORTGAGEE'S SALE OF REAL ESTATE

By virtue and in execution of the Power of Sale contained in a certain mortgage given by Larry S. Mazonson and Peter D. DeMarco, as Trustees of Dascomb Realty Trust, u/d/t dated February 4, 1988 and recorded with Essex County Northern District Registry of Deeds in Book 2801, Page 48 and with Middlesex County Northern District Registry of Deeds in Book 4644, Page 20 to Confederation Life Insurance Company (U.S.) in Rehabilitation (formerly known as Confederation Life Insurance Company) dated as of July 12, 1989 and recorded with Essex County Northern District Registry of Deeds in Book 2962, Page 218 and with Middlesex County Northern District Registry of Deeds in Book 4948, Page 160; of which mortgage the undersigned is the present holder, for breach of conditions of said mortgage and for the purpose of foreclosing, the same will be sold at Public Auction at 1:00 p.m. on the 16th day of May, 1995 A.D. on the mortgaged premises described below at 174 Dascomb Road and 1699 Shawsheen Street, Andover and Tewksbury, Massachusetts, all and singular the mortgaged premises and being described in said mortgage as follows, to wit:

Parcel One

Located in Andover, Essex County & Tewksbury, Middlesex County. Beginning at a point on the southwest corner of the granted premises at an iron pipe on the Andover Tewksbury town line at Shawsheen Street, the line runs along the easterly side of said Shawsheen Street, 123.24 feet to a point of curve; thence curving to the northeast 25 feet more or less to Dascomb Road; thence along the southerly side of said Dascomb Road 34.16 feet to a drill hole; thence continuing on the southerly side of said Dascomb Road 53.20 feet to a drill hole; thence easterly along land now or formerly of Ludwena McGuire 87 feet more or less to a brook; thence the line runs in a general southerly direction along the middle of said brook and by land now or formerly of Ludwena McGuire to an iron pipe at land now or formerly of Ludwena McGuire; thence the line runs southwesterly by land now or formerly of Ludwena McGuire 83.80 feet to an iron pipe; thence westerly along land now or formerly of Ludwena McGuire 161.20 feet to the point of beginning.

Containing 28,227 square feet more or less as shown on Plan of Land in Andover, Massachusetts for Ludwena Kaulen, dated Sept. 5, 1951 and made by Dana F. Perkins and Sons, Inc., Civil Engineers and Surveyors, Reading, Massachusetts recorded with the Essex North District Registry of Deeds at Plan No. 2444.

Parcel Two

The land lying partly in Tewksbury, and partly in Andover, Essex County, Massachusetts with the buildings thereon being shown on a plan entitled "Plan of Land in Tewksbury and Andover, Mass., dated October 16, 1957, Dana F. Perkins and Sons, Inc. Reading, Mass., Civil Engineers which said plan is recorded with the in the Middlesex County Registry of Deeds (Northern District) at Book 89, Plan 130A and which said land is bounded and described as follows:

Beginning at a point on said Easterly side of Shawsheen Street at land now or formerly of Agnes McPhee, thence running Easterly along said land now or formerly of Agnes McPhee, 161.20 feet to a point, thence turning and running Northeasterly along said McPhee land 83.80 feet to a brook shown on said plan, thence the line turns and runs in a Southerly direction by the line of said brook bounded Easterly by land of Maclaren, 340 feet, more or less to other land of the Grantor, thence turning and running Westerly along said other land of the Grantor 305 feet, more or less to Shawsheen Street, thence the line turns and runs Northerly along the said Easterly boundary of Shawsheen Street, 220.30 feet, more or less to the point of beginning. The said measurements are more or less. Containing .40 acres in Andover and One (1) acre in Tewksbury, more or less.

More or however otherwise said premises may be bounded or described and be any or all of said measurements or contents more or less.

The above-described premises will be sold subject to all outstanding tax titles, municipal or other public taxes, water and sewer charges, assessments, betterments, liens or claims in the nature of liens, if any, and encumbrances created prior to the mortgage or which are entitled to precedence over the mortgage, if any, including covenants, conditions, restrictions, reservations, easements, liens for assessments, options, powers of attorney and limitations on title. Said premises will also be sold subject to all leases and tenancies, if any, having priority over said mortgage, to the extent now in force or effect, to rights or claims in personal property, if any, installed by tenants or former tenants now located on the premises, and also to all laws and ordinances including, but not limited to, all building and zoning laws, codes and ordinances.

Twenty Thousand Dollars ($20,000.00) will be required to be paid in cash or by bank by certified check (subject to collection) at the time and place of sale as earnest money. The balance of the purchase price is to be paid in cash or by bank or certified check (subject to collection) within thirty (30) days thereafter at the offices of Goodwin, Procter & Hoar at Exchange Place, Boston, Massachusetts. The successful bidder shall be resposible for the payment of all recording fees and deed excise taxes required to complete the sale and record the foreclosure deed. Upon delivery of such balance, the deed shall be delivered to the Buyer. Time is of the essence. The successful bidder shall be required to sign a Memorandum of Sale containing the above terms and others at the Auction Sale.

In the event that the successful bidder at the foreclosure sale shall default in purchasing the within described property according to the terms of this Notice of Sale and/or the terms of the Memorandum of Sale executed at the time of foreclosure, the Mortgagee reserves the right to sell the property by foreclosure deed to the second highest bidder, provided that said second highest bidder shall deposit with Mortgagee's attorneys, Goodwin, Procter & Hoar, the amount of the required deposit as set forth herein within three (3) business days after written notice of the default of the previous highest bidder, and title shall be conveyed to the said second highest bidder within twenty (20) days of said written notice, and otherwise as provided above.

OTHER TERMS, IF ANY, TO BE ANNOUNCED AT THE SALE.

Confederation Life Insurance Company (U.S.)
in Rehabilitation
Present Holder of said Mortgage
By its attorneys
Goodwin, Procter & Hoar
Gordon H. Piper
Exchange Place
Boston, MA 02109

April 20 & 27, May 4, 1995

COMMONWEALTH OF MASSACHUSETTS
THE TRIAL COURT
THE PROBATE AND FAMILY COURT
Essex Division
Docket No. 87P 3184-GM2
NOTICE OF GUARDIANSHIP - MINOR WITH - SURETIES

NOTICE

To all persons interested in NICOLE MARIE GAUDETTE of Andover in said County Essex, a minor.

A petition has been presented in the above-captioned matter praying that IRENE GAUDETTE of Andover in the County of Essex or some other suitable person be appointed her guardian with custody.

If you desire to object to the allowance of said petition, you or your attorney must file a written appearance in said Court at Salem on or before June 26, 1995.

Witness, Thaddeus Buczko, Esquire, First Justice of said Court at Salem, the eleventh day of April in the year of our Lord one thousand nine hundred and ninety-five.

Julie Stiles Matuschuk
Acting Register of Probate
April 27, 1995

Special Notices

OUTDOOR RECREATIONAL PROGRAMS
Jim Loscutoff's Camp Evergreen- Vacation/after school/summer programs. 33 years experience. Creative outdoor and indoor recreation for children. Transportation available. Andover. **475-2502.**

Entertainment

FORMER BOSTON PIANIST- Available for background dinner music for private parties, weddings and functions. Sophisticated repertoire. Gershwin to Garland. **475-8474.**

GREAT GIFT IDEA! DINNER PACKAGE
Celebrate w/Black Tie Limousine. Includes dinner for two in Boston, 4/hrs. limousine service, complimentary champagne. Entire package $179. **686-9990; 1-800-624-9990.**

PARTY HELPER. Let us help you with your next party. We help set-up, clean-up, serve and much more. So enjoy your next party. Call Sue at **603-595-2642.**

Alterations

ANDOVER TAILORING. Quality alterations. Men's, Women's and Children's. Call **475-1447.** Tuesday-Friday, 8-5; Sat. 8-3.

Photography

PORTRAITS People, houses, pets and cars. Colored pencil drawings from your photo. Call Kim Ramsay **508-851-6709.**

Health Services

TONE MUSCLE AND burn fat in your home with Amy Sneirson, certified trainer. Diet analysis, individual routine & motivation!! **617-933-0949.**

Business Services

RESUME $15. Typing service, German translations. Multi-service agency. Phone/fax: **508-521-3974.**

WORD PROCESSING/TYPING Proposals, resumes, term papers, business letters, forms, etc. LOW RATES. Call Cindy **657-6681;** after 4pm. **682-6144.**

Services Offered

A DUMP TRUCK for hire. ATTICS, CELLARS, YARDS CLEANED for a reasonable price. Prompt, reliable service. Call Jim at **685-1302.**

A M-P M DUMP TRUCK. Services. You call, we haul. We clean out attics, cellars, garages, etc. Fast service. Low prices. Fully insured. Call to schedule your spring cleanouts. Established 1975. **688-7102.**

ADD A DECK- Open decks to closed-in winterized porches. I will also design multi-level decks to fit your unique requirements. 30 years experience in the area. MA Licensed. **475-1958.**

ANNOUNCE YOUR NEW LIFE. Bridal showers, wedding invitations, wedding programs, birth announcements, envelopes & stationary. All personally designed & hand lettered by graphic designer Ned Williams. Portfolio available. **475-2540.**

BASEMENT WATERPROOFING- Written transferable guarantees. Free estimates. Lic. #043402. Call G. Spaulding Co. at **508-374-0662.**

CALLIGRAPHY WITH A CREATIVE TOUCH. DISTINCTIVE CALLIGRAPHY for addressed envelopes, place cards, certificates. PERSONALIZED STATIONERY & GIFTS for adults and children. INVITATIONS: wedding bridal/baby showers, Christenings, birthday/anniversary, Bar/Bat Mitzvahs, Rehearsal dinner, Birth/engagement announcements. Exciting graduation invitations/ announcements. Album Invitations discounted. Distinctive, Unique & Personally Designed especially for you. THE WRITE PLACE on the porch at 10 Essex Street, Andover. Tues.-Fri. 10:30-5:00; Sat. 10:30-4:00. **474-4645.**

PROFESSIONAL BARTENDER AVAILABLE for your private parties and functions. T.I.P.S. trained. Call **475-8735.**

RAY BOURQUE PAINTING & CARPENTRY. Licensed and insured. Free evaluation. Call **475-7048.**

SELLERS REPRESENTATIVE: I will coordinate all the activities associated with selling your home. Market analysis, Real Estate Agency, moving, packing, removing debris, and other services as needed. Call for consultation. **475-0596.**

DO YOU OWN a computer? I do hardware or software consulting, installation, troubleshooting or training in the comfort of your own home. REASONABLE RATES. **475-7307.**

TYPING: ACCURACY, spelling guaranteed! Word processing, transcription. Resumes. Call **475-1665.**

Tree Service

AAA NATURAL TREE & LANDSCAPE. Massachusetts certified arborist. Locally owned and operated. Fully insured. Highest quality. **475-5411.**

ANDOVER'S FINEST TREE and landscaping. All tree work done. **474-0661.**

JP TREE SERVICE- specializing in tree removals, ornamental pruning, safety trimming. Insured. Free estimates. Call **475-1483.**

TREE WORK. Stumps ground out. Brush chipping and yard debris hauled. Firewood sold. Free estimates. **1-603-329-5320** or **470-1328.**

Consulting Service

HOUSE PLANS, additions and alterations to suit you and your local building official. For free initial consultation call **508-745-5975.** Mass. Registered Architect

Decorating Service

CUSTOM DRAPERIES: Swag and jabots, pinch pleated drapes, balloon shades, valances, roller shades etc. Your fabric. Installation included. Sarah **470-3234.**

CUSTOM MADE DRAPERIES, slip covers, top treatments and accessories. Over 20 years experience. Excellent workmanship. **685-5531.** Bunny or Diane.

CUSTOM MADE SLIP Covers. Pin fitted to your set. Your own fabric. Call **685-2229.**

FURNITURE REFINISHING, repair and restoration. High quality work. Attractive rates. Fully insured. Call Warren at **686-0842,** North Andover.

LINDA'S CUSTOM DRAPERIES. Custom-made window treatments and accessories. Alterations and repairs. Reasonable prices. Call for a free estimate **689-2592.**

WINDOW TREATMENTS AND PILLOWS made with your fabric to compliment your lifestyle and decorations. Free estimates. Call Pat Vanderpot **459-0360.**

Accounting Services

LOCAL BOOKKEEPING SERVICE specializing in small business. Kathleen M. Wallace **508-640-0195.**

Tax/Financial Service

GREYLOCK ASSOCIATES
Personal Tax Return Preparation.
Personal Budget Service
Learn Financial Discipline
FREE Pickup Service
David B. McCormack, MBA
689-2188

Renovations

SIMMONS BUILDING AND Remodeling. Early-bird Spring Special: Additions, Garages, Kitchens, Bathrooms, Decks and more. Call Jeff for free estimate **508-682-1784.**

Handyman Service

AAA HANDYMAN SERVICES. Don't have time to do those large or small household repairs? Call us for prompt service and reasonable rates. **474-9373.**

ALL ODD JOBS. Dump runs, yard, leaf removal, cellar, gutters, attics cleaned. Best prices, excellent references. Call Jack at **508-521-0445.**

HANDYMAN AVAILABLE FOR home repairs. Call Lawson's Home Repair Service **508-664-2406.**

HANDYMAN, CARPENTRY, PAINTING, roof leaks, gutter cleaning, regrouting bathroom showers, jobs too small for contractors. Insured. **617-662-0723.**

J&J HAULING. Attics, cellars, yards cleaned out. Appliances removed, bagged leaves removed. Call Jason at **688-8907.**

THE VALE HANDYMAN: Your one stop for repairs. Screenhouses, decks, carpentry, brick walkways, patios, painting- indoor/-outdoor, wallpapering. Lic. #058631. Free estimates. Call Doug **475-0140.**

Carpentry Service

#SMALL REPAIRS CARPENTRY HOME IMPROVEMENT#
Interior or exterior repair or replace doors, windows, bookshelves, bathrooms, kitchens, etc. Mass. licensed and insured.
Robert A. Brown, General Contractor
475-1958

A MASTER CRAFTSMAN Carpentry, custom cabinets, kitchens, baths, bookcases. Jeff Berk Inc. License #115595. Refs. & Ins. **508-521-0709.**

ABILITY CARPENTER- specializing in small additions, decks, play rooms, ceramic tile, repair and installation. License #040056. **603-894-5467.**

ALLEN CONSTRUCTION: BUILDING, remodeling, roofing, siding, and other home improvements professionally done. Licensed, registered (#109740), and insured. Quality work at competitive prices. Free estimates.Call **682-4962.**

AN HONEST & RELIABLE Carpenter/Contractor. All phases of residential construction and repair. Licensed. Insured. References. Free estimates. Superior Const. Andover. **1-800-244-1330.**

BOB'S CARPENTRY SERVICE. Fast, friendly service. Free estimates. Call **682-7443.**

CARPENTRY, decks and finish work. Painting interiors and exterior. Call **470-8959.**

CHRIS'S REMODELING- Commercial/residential. General Carpentry. VINYL REPLACEMENT WINDOWS/GUTTERS. Roofing and siding. Deleading. Drywall. Emergency maintenance service. No job too small. Licensed and insured. For free estimate call **508-372-3907.**

DEVERSIFIED BUILDERS. All types of Building and Remodeling. 25 years experience. Free estimates. Call Jim at **508-372-2415.**

HOME IMPROVEMENTS: Finish carpentry, built-in cabinets, bookcases, entertainment centers, fireplace mantels and paneled walls. License and references. Call Robert Wilkie **470-1269.**

PAUL A. HIMMER Additions, renovations, decks, window replacements, interior and exterior repairs. Licensed/insured. 25 years experience building and remodeling. **475-0810.**

QUALITY CARPENTRY WORK- Homes and additions. Free estimates. Call Paul B. Soucy Builder Inc. **508-975-7661.**

SLOAN CONSTRUCTION formerly of "This Old House". A full service company. 20 years experience. Call **603-898-1771.**

TWENTY YEARS EXPERIENCE in Decks, Kitchens, Baths and Replacement Windows. Call **508-374-4591.**

Windows/Doors

STAINED GLASS WINDOWS custom made and repaired. Call Jayne Roy **975-1222.**

Roofing

RICH ROOFING CO. Fully insured, Mass. Builders license #019939, Mass. Home Improvement Contractors Registration #112998. Free estimates. **688-3938.**

ROOFING & ADDITIONS. Old work specialty. 28 years experience. Free estimates. Fully insured. Call **667-0085.**

ROOFING- Exterior restorations. Slate and Copper work, wood siding, porches and decks. Moore paints. Call Lou, Dracut, MA **508-454-8825.**

Disposal Service

BARRY'S REMOVAL & Disposal. Cellars, attics, yards cleaned out, appliances, furniture, oil tanks, boilers removed. 24 hour service. Licensed and insured. Bonded. John **1-617-246-7762.**

TRASH REMOVAL: Cellars, attics, demolition work. Will haul anything. Will do spring cleanups. Fresh farm loam $10 per yard. Call **681-9323.**

Masonry Service

BRICK WORK- Cement Work, Stairs, Walks, Walls. All size jobs. Free estimates. Excellent Andover references. Call Tony at **681-7701.**

MASONRY- Brick, block, stone. 35 years experience. Reasonable rates. MA. contractors license #011207. Call **470-0980.**

PAUL DRISCOLL MASONRY. Brick, block, stone, chimneys. Restoration specialist. Fully insured. Free estimates. Call **1-800-927-4259.**

Moving Service

A GLOBAL AGENT-MARK'S MOVING & STORAGE. Guaranteed pricing. Local, long distance, International. Licensed. Bonded. Free quote. **1-800-966-6275.**

DISCOUNT MOVING RATES. Pick-up truck available 7 days. Household, appliances, store deliveries. No job too small. Experienced, friendly, dependable. **685-6517.**

Locksmiths

MATT'S LOCKSMITH SERVICE- Locks replaced, new installations, rekeying and master keying. Servicing homes and businesses. Quality work guaranteed. **685-8072.**

Floor Refinishing

ALL WOOD FLOORS installed, sanded and refinished. Free estimates. Best prices. 10 years experience. WITKUM FLOORING **681-0826.**

ANDOVER FLOOR SANDING AND Refinishing. Free estimates. Lowest prices. Work guaranteed. Call **470-1614.**

DAKK & C. FLOORING: Hardwood floors sanded, refinished and installed. WE'LL APPLY A 3RD COAT OF POLYURETHANE FREE!! References upon request. 18 years experience. FREE ESTIMATES. **688-7845.**

G & P FLOORING CO. Old floors sanded and finished. Made like new. Call **1-603-893-0222** or **682-1485.**

WILSON HARDWOOD FLOORS, INC. Installed, sanded, refinished. Now accepting MC/Visa. Free estimates. Call Ron **508-777-1182.**

Plumbing/Heating

A QUALITY JOB Plumbing, heating and gas. Residential and commercial. No job too small! Free estimates. Master #9560. Call Bill **508-372-2080; 683-3596.**

A-1 GENERAL PLUMBING REPAIR and/or replace faucets, toilets, valves, water heaters, sinks, drain problems, etc. Small jobs a specialty. Bob Lynn Plumbing and Heating. **$10off** w/this ad. License #23220. **508-658-2099.**

SMALL PLUMBING/HEATING and GAS FITTING.
Water heaters, faucets, stoves, washing machines, disposals, dishwashers, repairs and drains unclogged. Call Steve **508-458-0553.** Lic. #22058.

WATERWORKS- Plumbing, heating, drain cleaning (guaranteed), gas fitting. Free estimates. Reliable. #23264. Call Jim **685-3810.**

Plastering/Drywall

B.C. & SONS- Cracked plaster? Drywall it! 25 years experience. Fully insured. Call **1-800-615-8314** or **508-373-3008.**

Electrical Services

MASTER ELECTRICIAN. All types of work. Residential/commercial. Free estimates. 20 years experience. Fully insured. License #14363A. Call Jay **687-2018.**

Power Washing

POWERWASHING Free estimates. Call **475-1876.**

Painting & Papering

ANDOVER VILLAGE PAINTING CO.- Fine interior painting. Quality assured: local references. Competitive rates. Free estimates. Mark Souza (North Andover) **685-6994.**

CHRIS'S PAINTING- exterior, interior and paper hanging. Neat, excellent local references. Fully insured. For estimate call Chris **685-4890.**

EXTERIOR PAINTING/-STAINING- Now scheduling for exterior painting where service and quality are second to none. JAMES FISCHER PAINTING **475-1876.** Free estimates.

F.D. ROCHA AND COMPANY. Painters, decorators, paper hangers. Neat, professional work. Established for over 40 years. Fully insured. Reasonable rates. Call **508-452-7614.**

INSIDE-OUT CONSTRUCTION Call now for spring discount prices. Salem NH. **1-800-254-2313.**

INTERIOR - EXTERIOR PAINTING, Wallpapering, sponge painting and stencilling. Quality work, reasonable prices. Free estimates. Call Paul **475-6495** or Bob **470-1822.**

INTERIOR PAINTING and Wallpapering. Free estimates. Call John Thomson **470-0037.**

INTERIOR-EXTERIOR PAINTING, CARPENTRY. Roofs, decks, additions. No job too small. Quality, referenced work. 20/yrs. experience. Call ROB LEITSCHUH **475-8909** for free consultation.

JIM FOWLER'S PAINTING. Interior/exterior. Fully insured, 20 years experience. Local references. Call **475-9937.**

LACHAPEL'S INTERIOR WALLCOVERING. Professional woman graduate of U.S. School of Professional Paper Hanging. 12 years paperhanging/painting experience. Call Celeste **508-458-3052.** References available.

PAINTER- Interior/exterior. Clean, Courteous, Efficient. 25 years experience. Many references. Call Frank **475-0875.**

PROPERTY TRANSFERS

The following is a list of properties in Andover that sold from April 12 to April 18.

1 Robert F. Cronin bought **Unit A5-8 Colonial Drive** for $70,900 from Colonial Drive Corp. The mortgage is with Stoneham Cooperative Bank.

2 George S. Coburn II bought **80 Walnut St., Lot 70**, for $340,000 from John B. Surrett. The mortgage is with Olde Towne Mortgage Co. Inc.

3 Gregory H. Brown bought **7 Poplar Terrace, Lot 56**, for $233,000 from Gennaro A. Iovine. The mortgage is with Interate National Mortgage Corp.

4 Robert W. Leclerc bought **2-4 Sweeney Court** for $181,000 from Kenneth F. Sabatino. The mortgage is with Bank of American, FSB.

5 Wells Blueberry Inc. bought **22 Noel Road, Lot 15**, for $97,500 from Hills-Mor Construction Co., Inc.

6 John McGrath bought **22 Noel Road, Lot 15**, for $261,500 from Wells Blueberry Inc. The mortgage is with Accubanc Mortgage Corp.

Surce: Essex County Registry of Deeds, Lawrence branch.

Painting & Papering

NORTH SHORE PAINTING CO.: Painting and staining. Pressure washing and mildew removal. Fully insured. Licensed. References. "Put professionalism to work for you." For a free estimate call **1-800-564-4016.**

PAINTING- Interior/exterior. Careful, conscientious work fully guaranteed. You must be fully satisfied before you pay. References. Free estimates. Insured. Reasonable rates. Call Peter at **686-7638.**

QUALITY PAINTING and Wallpapering. Interior and exterior. Free estimates. Ten years experience. Call Bruce McFarland at **1-508-927-6238.**

WHITEWORKS PAINTING and PAPERHANGING CO. Reading, MA **617-958-1101.** Experienced in all facets of: painting, staining, polyurethaning, wall coverings, borders, and design. Free estimates available. References available upon request. Gregg White.

Woodworking

FINE WOODWORKING graduate of North Bennett St. School. 30 years experience. Handcrafted furniture made to order. Repairs and refinishing. Call **475-6686.**

Cleaning Services

50%OFF FIRST CLEANING! Meticulous, reasonable, honest. 1/2 price Spring Break personalized weekly heavy duty cleaning. References. Expires 5/15/95. **617-942-0796.**

A COMPLETE CLEAN. The ultimate in house cleaning. Specializing in servicing those with the highest level of expectations and demand immaculate results. Please call **508-851-8933.**

A FAMILY ASSISTANT/HOUSE CLEANER Experienced, reliable, professional provides top quality services. Customized to meet your needs. Housecleaning, laundry, errands etc. Kathy **508-851-8231.**

BEST CLEANING - Top to bottom cleaning GUARANTEED! Weekly, bi-weekly, monthly. Fully insured. Excellent references. Reasonable rates. Serving the Andovers for 8 years. **508-441-2144.**

CARPET CLEANING Steam clean $14.95 per room. No hidden cost. Insured. Call **683-8156.**

CLEAN AS A THISTLE! Let me clean your home with my Scottish touch! Good at organizing! Reliable, responsible and honest lasses! Excellent references furnished. Same clients for 6-1/2 years. Fiona **508-663-7891.**

CLEAN HOMES my specialty. Will clean to meet your needs. Reasonable rates and references. Please call **475-0152.**

CLEANER IMAGE cleaning services offering quality office and residential cleaning at reasonable rates. Fully insured. Call **508-640-0195.**

HONEST, RELIABLE AND thorough. I provide all cleaning products and tools. Free estimates. References available. Call Taylor **475-1552.**

HOUSE CLEANING: I am affordable, honest and dependable. Will provide references. Call Sherri at **508-521-3918.**

HOUSE/CONDO CLEANING. Reasonable rates. Excellent Andover references. Call Diane **681-7701.**

J. & M. JANITORIAL Windows, rugs, upholstery, floors. Move in/out. DIRT CHEAP! **794-0175.**

JULIE'S SERVICES, four years in the Andovers. Excellent references and excellent work. I'll make it shine! Please call Julie. **508-663-7891.**

MERRY MAIDS - Custom home cleaning - professional service. Dusting, vacuuming, kitchen/bath clean up. 16 local offices. Bonded and insured. Free estimates. **508-658-5197.**

NEAT AND CLEAN SERVICE. Houses and small businesses. Affordable prices. Senior rates available. WE CLEAN IT ALL. ALL WORK GUARANTEED. Call Patty G. at **508-749-7172.**

PONY EXPRESS CLEANING Company. No job too big or small. Commercial and residential cleaning weekly, biweekly, monthly, one time major jobs. Free estimates. Chelmsford **508-251-7712.**

ROSES & LACE Quality home cleaning with a personal touch. No job too big or too small, new construction also. Affordable prices. Weekly, bi-weekly, monthly, seasonal. 15 years experience. Excellent references. Free estimates. **685-8177.**

SUSAN'S HOME CLEANING. Mature woman with many years cleaning experience and references has an opening for new customer. Call **685-4523.**

THE CLEAN TEAM for those who expect the best. Homes and small businesses. Experienced, top-notch, cleaning company. Reasonable rates, reliable service. Carol **508-663-2279.**

THE DUST CATCHER- Weekly, monthly or just that special occasion clean when you don't have the time. Bathrooms and kitchens are our specialty. **508-372-7328.**

UPHOLSTERY CLEANING. Sofa and chair $50. No hidden costs. Insured. Call **683-8156.**

Window Cleaning

A TRIPPLE STAR WINDOW CLEANING. Family owned since 1986. Owner on site at all times. Fully insured. Free estimates. Gutter Cleaning- Wash Screens- Wash windows from $2.50/per window and up. Call us and let us make you shine! **1-800-447-6191.**

DIRTY WINDOWS We can help! Residential and commercial. 11/yrs. Fully insured. Free estimates. PRECISION WINDOW CLEANING. Serving MA and N.H. **1-800-615-4237.**

RESIDENTIAL WINDOW CLEANING. We also do replacement windows, reglazing, sash cords, interior and exterior painting. Owner is on site. 15% Senior discount. F&M Cleaning **508-372-2992.**

Landscaping

ANDOVER'S FINEST TREE & LANDSCAPING. Spring cleanups. Accepting new customers. Fully insured. Call **474-0661.**

ATTENTION

★ ★ ★

Spring Clean-ups

New lawns: seed/sod, retaining walls, backhoe work, roto-tilling. Free estimates. **508-937-1795.**

BAY STATE PROPERTY MAINTENANCE offering spring cleanups, shrub trimming, weekly grass-mowing, lawn thatching, slice seeding, all types of tree work, landscaping and irrigation. Call **688-1663.**

BRIAN HURTON LANDSCAPING. Weekly lawn maintenance, Spring cleanups. Free estimates. Call **508-774-4717.**

CRL LANDSCAPING - Spring cleanups, plantings, trimming, bark mulch, and weekly lawn maintenance. Serving the Andovers. **687-8687.** Free Estimates.

GARDEN ROTOTILLING AND weekly lawn maintenance. Will beat any written price. Call Shawn **508-640-0989.**

GARDENS BY ELLEN. Landscape Design and Construction. Fine Perennial Gardens: Design, Installation, Maintenance. Ellen Sweeney **686-7712.**

GILBOARD LANDSCAPING CO. will beat any written estimate. Services include: Spring cleanups, lawn thatching, lawn mowing, bark mulch and screened loam and more. Call Steve Gilboard **683-5243.**

GREENSCAPES- Garden Design, Installation, Maintenance, Conservation. Stanley Arno **617-438-7529.** "The English Gardener."

HART LANDSCAPE AND TRUCKING. Specializing in new lawns. Rototilling lawns and gardens. Loam $13/yard with 10 yard minimum. Bark mulch, sand, gravel and stone. Cow manure. Firewood. Bernie **508-663-6121.**

JAY'S LAWN CARE spring clean-ups, bark mulch, lawn cutting and more. Excellent rates: Call **686-3708.**

JOEY'S LANDSCAPING. Lawn maintenance, Cleanups, Shrub Trimming, Planting. Call **975-1167.**

KMA CONTRACTORS Sitework, Landscaping, Home, Improvement, Tree Service, Lot Clearing. Call **508-887-8939.**

LAWN CUTTING, trimming bushes, thatching lawn, bark mulch, spring cleanup, fall clean up. Ted's Groundskeeping. **685-2589.**

MARK'S LAWNCUTTING SERVICE. Experienced person to cut your lawn this season. Absolute lowest prices in town. Please call for free estimate **685-1705.**

PINE TREE LANDSCAPING. Complete Lawn & Shrub Maintenance. Weekly Lawn Care. Lawn & Shrub Fertilizing. Shrub Pruning. Free estimates. **475-2202.**

RALPH'S LANDSCAPE SERVICE. 9 years professional service. Now taking new customers for Spring Cleanup and Lawn Care. **682-3872.**

RUBINO LANDSCAPING. Complete lawn and shrub maintenance. Quality, dependable service with low prices. Lawn mowing, cleanups, mulch, dethatching, seeding, fertilization, etc. Licensed and insured. Free estimates. Call **683-4104.**

S. MCLEOD Spring cleanups, lawncutting, mulching, new lawns, seed/sod, bobcat work, railroad-tie walls. Fully insured. **640-0957.**

SCHEDULE NOW FOR SPRING CLEANUPS Free lawn cut for new weekly customers. Lawn installation/maintnance, fertilization, bark mulching, shrub trimming. Loam $10 per yard. Accurate Landscaping **681-9323.**

STONEWALLS, ENTRYWAYS, FLOWERBEDS, step walks, artistic or rustic work. References. Custom Stone Masonry. Call **603-880-8178.**

SPRING CLEAN UPS, lawn dethatching, new lawns, lawn mowing, fertilize programs, barkmulching, shrub trimming, planting & design. Free Estimates. **475-2824.**

TRACTOR SERVICES Backhoe, front-end loader, finish grading, rototilling, brush mowing. Free estimates. **689-9017.**

TSM LAWN SERVICE COMPANY Cleanups, planting, trimming, bark mulch, lawn mowing, new lawns. **686-8964.**

ZISA LAWN SERVICE Accepting new accounts for spring cleanups, mulch, sod, fertilizing, planting, mowing, much more. Free estimates. Call **685-0125.**

Child Care

A MATURE, RELIABLE middle-aged woman looking to do child care weekends, evenings. References. Call **683-1254.**

A-COLORS & SHAPES FDC Reading #95794. Full time infant/toddler openings. Near 28/129/93/128. Annie **617-944-1887.**

COLLEGE SOPHOMORE AVAILABLE to care for your children in your home full days beginning 5/8/95. Many years experience with newborns and older children. Excellent references **470-1357.**

DESIGNATED SITTERS INC. Experienced, dependable Nannies available days, overnight, after-school, evenings, sick child care. Long/short term placements. Postpartum care. Great references/well-screened. **774-8580.**

DISCRIMINATING PARENTS KNOW that L.L.C. of North Andover offers the highest quality infant and toddler care available. Established in 1980 providing stable, dependable, loving care to a small group. With qualified care givers in a spacious, clean, safe and comfortable environment. Easy access to major routes. Full time, part time and occasional care available. Call **508-794-0226,** ask for Lee. Licence #67972.

PATTI'S PLACE Established 1980 offers the best in child care for children 0-4 years in a warm, stimulating atmosphere. Interviewing now. License #59855. Call **683-5104.**

VACATION CAMP- Camp Evergreen, Andover. Boys and girls ages 5-1/2 to 13. Transportation and extended hours. Outdoor activities, arts and crafts, ceramics. April 11-21. **475-2502.**

YVONNE'S NURSERY AND DAY CARE: Yvonne's provides warm, nurturing child care in a safe, clean, play environment. We offer a low ratio; wonderful infant/toddler toys and activities; and 15 years experience. Teacher certified. For interview call **688-1330.** License#67810.

Camps

KALEIDOSCOPE '95. Exciting enrichment for kids ages 3-13. July 10-28. One week courses. AM/PM, extended day options. Science, math, computers, art, music, drama, writing, much more. Detailed brochure/info call **475-1422** or write Kaleidoscope, Box 506, Andover, MA 01810.

KITE '95. Program of academically talented children, grades K-8. Merrimack College. July 31st-August 4th. Small classes, skilled teachers, challenge. Brochure/info call **475-1422** or write Kaleidoscope, Box 506, Andover, MA 01810.

Instruction

ACCREDITED EDUCATIONAL THERAPIST for students or adults. Learning skills for phonics, reading, writing, math. S.S.A.T., P.S.A.T., S.A.T. Miriam Smith, M.A. **683-6129.**

BEAVEN & ASSOCIATES Private tutoring. English, math, sciences, Latin, Spanish, French, German. SAT's, SSAT's. 91 Main Street. **475-5487.**

COMPUTER TRAINING 1 on 1 or classroom, all software packages. Call for details **683-7967.**

FEMALE SWIMMING INSTRUCTOR needed for 5 year old at our home. Please call **475-7119.**

GOLF INSTRUCTION. Free half hour session with purchase of three Over Grips. Mark West **975-2059.**

GUITAR LESSONS with Bill Jacobson. Individual and group rates. All levels, all styles. Call Bill **352-6593.**

GUITAR TEACHER ACCEPTING NEW STUDENTS: 25 years experience, music degree. All ages, levels, styles. Guitar rentals available. Bass lessons available. Your house or mine. For more information call John **975-0335.**

LESTUDIO DE BALLET, 470-1381. 2 Dundee Park, Andover. Ballet classes for adults and children.

MATH TUTOR - 20 years college teaching experience, Math Ph.D. Will tutor all levels Middle School through College. Call **475-4285.**

MATH, SCIENCE, SAT tutoring by certified teacher, M.A., M.Ed., in your home. **689-4517.**

PIANO/KEYBOARD TEACHER with 27 years American and Russian experience accepting new students of all ages. Lessons in your home are possible. For more information call **683-2338.**

POTTERY LESSONS Semi-private, 30 years teaching experience. 3 hour session, $30. Telephone Audrey **470-0843,** 6-8pm.

Solution to Children's Puzzle



PROFESSIONAL TUTOR: Free Consultation. Reading, writing, math, study skills, typing; SSAT and SAT preparation. Telephone after 6 p.m. **682-0530** Jean Matthes.

Help Wanted

A PROFESSIONAL RESUME. Resumes and more- Cover letters, faxing, flyers, notary. Fast, low prices, laser printed. **470-3955.**

AFTER SCHOOL CHILDCARE needed in my home for 2 children, Mon.-Thur., mid-May through June. Must drive. Non-smoking. **470-3175.**

ANDOVER COUPLE with newborn girl looking for responsible, loving person to work full-time (50-60/hours week) in our home to care for two month old starting August. Please call **475-7554** days and leave message. College background and references required.

ANNE-MARIE'S PLACE needs an early bird to open store 6:30am Monday-Friday. Hours negotiable. Inhouse store located at IRS complex, 310 Lowell Street, Andover. Call Anne Marie afternoons 1-4pm. **475-9787.**

BABYSITTER NEEDED 3 afternoons per week, in our North Andover home, for 2 girls. Own transportation. References necessary. Call **975-2623.**

CARING, RELIABLE PERSON for steady Saturday night babysitting position. Two children 3 and 5-1/2. Must be non-smoking. References. Please call **474-0977.**

CERTIFIED WSI'S and LIFEGUARDS needed for spring/summer positions. Northmeadow Health Club, Tewksbury, MA. Call **508-851-3901,** ask for Eric or Nanc.

ENERGETIC/ DEPENDABLE PERSON needed for full-time crew chief position at fire/water damage restoration company. Benefits available. **687-0183.**

HIGH SCHOOL AGE babysitter needed, Tuesday and Thursday, 8-9:30pm and occasionakl Saturday evenings. Call **475-3965.**

LIVE-IN BABYSITTER. Seeking responsible, independent person with experiene. Comfortable room and board in exchange for 3-4 evenings per week and some weekends. One toddler. Starting 9/95. **508-749-4803.**

LOOKING FOR LOVING, experienced, dependable childcare giver for 6 month old, beginning July 1st in my home 3 days per week, 8am-6pm. Please call **475-4902.**

LOOKING FOR RESPONSIBLE, caring person to help an elderly couple with activities of daily living. Lovely home environment in Andover. Please call Julie for interview. **1-617-332-9554.**

NANNYS NEEDED. College students and others. We need summer help, after school and weekend hours. Must have transportation and references. Call Designated Sitters **508-774-8580.**

REAL ESTATE ASSOCIATE TRAINEE
Rapidly growing local office of national organization needs two full time, career minded persons willing to work hard. We offer free training. Potential first year earnings in excess of $30,000. Attend our career session any Tuesday evening 6-7pm. Call **475-1243** for reservations. Century 21 Carriage House.

REAL ESTATE SALES. Get your career off to a solid start! The Prudential advantage. Call Wendy Perkins **475-5100.**

MATURE, RESPONSIBLE high school or college student (non-smoking) needed for summer day care in my Andover home for my two daughters, 8 and 12. Some flexibility in start date. Must have references and own transportation. Please call and leave message **475-0668.**

REAL ESTATE- Career opportunity for licensed real estate salespeople who feel like a success waiting to happen! Join our progressive regional company of 46 offices with excellent career development courses, generous commission schedule and support. Call Nancy Collins at DeWolfe New England, **475-8600** today.

RECEPTIONISTS SECRETARIES
END YOUR
JOB SEARCH NOW!
Temporary and temp-to-perm, ANDOVER openings. Earn top $$$, great benefits and more!
OFFICE SPECIALISTS
682-1792
E.O.E.

SALESPERSON
Vision Computer Remarketers Inc. is engaged in the business of selling and servicing computers and related products. We are seeking an experienced salesperson to join our sales team in Woburn. What makes a salesperson with Vision successful?
1. They treat our customers like gold. (70% of our resumes come from customers and referrals).
2. They are organized and possess good follow up skills. (We pride ourselves on getting back with answers).
3. They are good listeners (a customer will tell you what they want if you demonstrate and interest and willingness to listen).
If this sounds like you, give me a call at **617-935-5332** and ask for Jeff.

REAL ESTATE SALES: Take advantage of the opportunity to work with some of the finest sales agentsin the business! Call Bunny Maren at The Victor Co., Inc. Realtors for an interview. **475-2201.**

TELEMARKETERS- Part time, approximately 15 hours per week, Mon., Tues., Wed., and Thurs. evenings and Saturday mornings. Hourly rate plus commissions. Experience preferred. Good phone manners a must. Applications may be filled out at The Andover Townsman, 33 Chestnut Street, Andover, Mon.-Fri. 8am-5pm. No phone calls please.

WANTED- Babysitter for 10 month old girl, 2 days per week, occasional nights and weekends. Flexible hours. **689-3738.**

YARD WORK, part time after school or weekends in South Andover. Call **683-2766.**

Publications

POSTAL JOBS. Start $11.41/hr. For exam and application info call **219-769-8301** Ext. MA520, 9am-9pm, Sunday-Friday.

Work Wanted

HOUSE/PETSITTING- Very reliable, dependable, professional person. References available upon request. Reasonable rates. **508-373-7599.** Ask for Beth, leave message.

Business Opportunities

BUSINESS FOR SALE. Courier and Airport Service. 15 years in business. Good turnkey operation. Great potential. $115,000. **794-9654.**

WORK AT HOME - Build a steady $2-5K monthly income within 12 months distributing wild, organic products. Part time to start, no inventory. Requires enthusiastic outlook. Call **1-800-927-2527** ext. 3945.

HEALTHCARE- Korean contact urgently needed. Also Malaysia and many European countries. Call **475-6900.**

Animals & Pets

ALEXANDERS CRITTER CARE Let us take care of your pet while your away at work or on vacation. Walking services available. Bonded & insured. References available. Call **640-1073.**

AVAILABLE FOR DOGSITTING. My home or yours. Call **475-8735.**

GERMAN SHEPHERD PUP, 9wks, CH sired, $500, male. Days **475-0621;** Eves **458-6520.**

TWO MALE HAMSTERS 4 months old. Cage, tubing, etc. $20/each or $35/both. Call **603-434-3615** or **603-434-5565.**

Firewood/Fuels

FIREWOOD- Cut, split and delivered. Call **470-1328.**

Articles for Sale

BIANCHI SPORT, RACING, touring bike. Model Sport SX, celeste green-12 speed, full Shimano Exage sport components. Computer, water bottle, gear bag. Bought new 1992/93 used 5-6 times. New condition. Best offer around $400- ask for Rob days **617-628-2950;** eves and weekends **475-3294.**

CHILDCRAFT NURSERY SET, crib, 4 drawer bureau with attached changing table and 3 drawer bureau with attached bookcase. Excellent condition. $400 for set. **475-3481.**

BEIGE COUCH AND chair. Refrigerator and freezer. Make an offer. Call **470-8891.**

DISPLAY SALE: Make an offer! Custom 72x84 cherry Shaker hutch; 42x42 contemporary dining set with four chairs and 2 leaves; Corian 72" Bone counter with sink; Gaggenau oven and more! Call Andover Kitchen & Bath **470-0565.**

EMMALJUNGA VIKING CARRIAGE with bassinet attachment. $250. Call **508-374-0029.**

FIVE PIECE OAK bedroom set- 9-drawer dresser, mirror, headboard, nightstand, armoire, Queen-size Simmons Beauty Rest mattress, boxspring $800. Excellent condition. **470-1595.**

COUNTRY CAMEL BACK 3 cushion sofa. Off-white/multi-colors, beautiful condition. New $975, first $275 buys. **688-6804.**

MOVING SALE- Sofa set, floral print, modern style, excellent condition $800. Also, more household appliances. Call **687-1730.**

OFFICE CHAIRS AND metal desks. Cash and Carry. 410-$25. Call **475-4477.**

RALEIGH 10 SPEED bike. Never ridden! $95. **470-0883** or **682-2006.**

TEAK WOOD, 3 piece set, hutch and matching entertainment center. $4500. Together or seperate. Negotiable. **664-0338.**

TWO CAMEL BACK loveseats. Pink, white, blue. Excellent condition. $300. Call **475-3333.**

Homeworks
RESIDENTIAL DESIGN SERVICE

Start planning now for spring construction!

NEW HOMES
ADDITIONS & RENOVATIONS
KITCHENS & BATHS
DECKS

Consultations
Conceptual Designs
Construction Drawings

DAVID W. BROWN
470-0454

HELP WANTED

THE CITIZEN'S LEAGUE FOR ADULT SPECIAL SERVICES

C|L|A|S|S

Are You A Team Player? Do you enjoy a challenge? Would you like the opportunity to teach people daily life/vocational skills that you utilize in your everyday life?

A leading human service agency, providing vital services for adults with developmental disabilities, has the following career opportunities available:

Senior Transportation Dispatcher
$16,500-$20,650

We are seeking an individual to assist the Transportation Manager. Duties include answering phones, dispatching drivers, interacting with clients and families, maintaining daily records, assisting with van maintenance and driving or monitoring routes as needed. A high school diploma/GED and a valid driver's license are required; a CDL is a plus. Excellent communication and supervisory skills essential; sensitivity to client population a must.

Please send resumes for this position to: **Transportation Manager, CLASS, Inc., 231 Sutton St., N. Andover, MA 01845 or call (508) 794-9788, ext. 306.**

Van Drivers and Monitors

Drivers and Monitors are needed to transport developmentally disabled individuals. To qualify, you must have a valid driver's license and be available to work morning and afternoon shifts, Monday-Friday. Verification of clean driving and police records required.

For this position, please apply in person at **231 Sutton St. in North Andover or call Jim Keating at (508) 794-9788, ext. 306.**

Instructors
Full-time, part-time, and substitutes

We are also looking for instructors who can implement individual and group training as needed to adults with mental retardation and provide supervision during all aspects of programming.

A minimum of a high school degree or equivalent is essential. Experience in a teaching, nursing or rehabilitation environment a plus; one year of experience in Mental Retardation field preferred.

For this position, please send resumes to the **Vice President - Program Services, CLASS, Inc., One Parker Street, Lawrence, MA 01843,** or come in and fill out an application.

We offer an excellent benefits package including vacation, sick and personal time, as well as health, dental and life insurance. An Equal Opportunity Employer.

HELP WANTED

EARLY CHILDHOOD
Immediate Opening
TEACHER: Full Time
Pre-School
OFC Teacher Qualified
Please Call: **(508) 975-8483**
For Application/Interview
Send resume to:
ACA, 106 Brookside Dr., Andover, MA 01810

HELP WANTED

UNHAPPY IN YOUR CURRENT FULL OR PART-TIME JOB SITUATION?

DREAM JOB!

- LIKE PEOPLE?
- LOVE JEWELRY?
- NEED MONEY?

No investment! We train! Interviewing now!
For confidential interview please call:
1-800-726-3324 , ext. #1861
or
(508)851-3224 (Marilyn)

OCCUPATIONAL THERAPIST

The Raymond School District has an opening beginning September 1995 for an Occupational Therapist. Interested candidates must be licensed with the State of New Hampshire. Send a letter of intent, transcripts, resumes and three letters of reference to:

Raymond School District
Personnel Department
43 Harriman Hill Road
Raymond, NH 03077

SPEECH PATHOLOGIST

The Raymond School District has an opening beginning September 1995 for a Speech Pathologist. Interested candidates must be licensed with the State of New Hampshire. Send a letter of intent, transcripts, resumes and three letters of reference to:

Raymond School District
Personnel Department
43 Harriman Hill Road
Raymond, NH 03077

CLASSIFIED /REAL ESTATE



A Full Service Landscaping Co.
SCENIC DESIGN INC.
Residential & Commercial

Maintenance
- Lawn Maintenance
- Tree & Shrub Pruning
- Seasonal Clean-ups
- Mulching
- Fertilization Program

Construction
- Seed & Sod Lawn
- Plantings of All Types
- Brick & Concrete Walks
- R.R. Tie Walls
- Complete Design Service

Licensed Pesticide Applicator, B.S. Degree
• Landscape Architecture & Fully Insured

(508) 664-2535

Reading Asphalt
944-7072
- Driveways
- Tennis Courts
- Parking Lots
- Private Roads



35 YEARS OF PROFESSIONAL PAVING

BARK MULCH
Pine Mix
Freshly Ground **RED HEMLOCK**
• Screened Loam • Stone • Sand
Immediate Delivery / Guaranteed Load Size
Peter Breen
Serving the Andovers Since 1972
687-7774

Spring Specials
HEMLOCK BARK MULCH
$29.00 per yd. PICKED UP
SAME DAY DELIVERY
3-5 yds. $33.00 per yard
6-9 yds. $32.00 per yard
10 or more yds. $31.00 per yard
SCREENED LOAM
$15.00 per yd. DELIVERED
(3 yd. min.)

WILDWOOD NURSERIES, Inc.
34 Wildwood Road
Andover, MA 01810
508-475-2264
Free Estimates On All Landscape Needs

Articles for Sale

NEW CARPETS- Installer has access to several thousand yards StainMaster carpet. You can carpet your livingroom and hall for $295. Price includes carpet, 1/2" pad, based on 30sq.yds. Installation available. Also, Berber commercial carpets. Call John **689-8613.**

Wanted to Buy

ALWAYS BUYING anything old. Antiques, furniture, clocks, jewelry. Free appraisals. Dick **688-6804.**

YAMAHA C3-E conservatory grand piano. Glossy black ebony finish. Hardly used. Will sacrifice for $9900. Dust cover and bench included. Call **508-664-1688.**

T.R. FLANDERS
LANDSCAPE CO., INC.
Spring & Fall Cleanups • Weekly Mowing • Bark Mulching
Tree & Shrub Planting • Pruning • Brick Walkways
Masonry Repairs
508-664-0821

Fine Home Carpentry
Charles Vincent Licensed & Insured
(508) 858-0815
Complete Home & Business Remodeling
Specializing in Fine Details
New & Vintage Homes
• Specialized Additions • Individualized Decks
• Personalized Kitchens & Baths
• Customized Millwork
Mass. Registration #109423

ANTIQUES - Anything old Marbletop, Walnut, Grape and Rose Carved Furniture, Glass, China, Silver, Jewelry, Clocks, Prints, Frames, Guns, Coins, Furniture, Etc. William F. Graham, Jr. 420 Water Street, Haverhill, Mass. Tel. **508-374-8031,** will call to look.

Garage Sales

8 FAMILY YARD SALE- Saturday, 4/29/95, 8am-12noon. Baby and children's items, swing, clothes, toys, bicycles, furniture, bed, lamp, washer/dryer, refrigerator, crafts, kitchenware, and more. Rte. 28 north to Binney and Shepley Streets, past 495, Andover.

ANDOVER- Multi-family yard sale. 24 Smithshire Estates. Saturday, 4/29, 8am.-2pm. Toys, TV's, furniture, appliances.

BAKERY AND BASEMENT SALE Andover Baptist Church, 7 Central Street, April 29, 8am-1pm. Coffee at 8am. Small appliances, furniture, fishing gear, the usual.

GARAGE SALE- Saturday 4/29, 8am-1pm, 29 Lincloln Circle. Kid's desk, children's clothing, toys, Ho trains, air conditioner, much more. Rain or shine.

SELL IT!
With a ***TOWNSMAN*** Classified
'FAMILY WANT AD'*
SAVE with our NEW "Family Want Ads"
Only **$3.00** per week

***20 words or less.** Item must be valued at **less than $1000** with price of article included in ad along with advertiser's address and/or phone number. **Pre-payment required** by VISA, MASTERCARD or personal check.

YES...I would like to run the following ad (dates) _____

ALLOW 1 SPACE BETWEEN EACH WORD - INCLUDE PHONE NUMBER

Name _____
Address _____ Phone _____
City/Town _____ State _____ Zip _____

SEND TO: **ANDOVER TOWNSMAN**
Classified Advertising Dept.
P. O. Box 1986
Andover, MA 01810
Tel: (508) 475-1943

For Other Advertising Please Call Mon.-Fri. 8-5

If payment is by VISA or MASTERCARD please circle the appropriate credit card and fill in acct. # and exp. date.
Acct. # _____ Exp. Date: _____

FIND IT in the TOWNSMAN CLASSIFIEDS!

ANDOVER HOUSING AUTHORITY
We are presently seeking applicants for our Elderly/Handicapped Housing Program.

Qualifying Income Limits:	Asset Limits:
1 Person: $21,672	$45,864
2 People: $24,768	$55,008

Rents are based on 30% of monthly adjusted income. Preference is given to **Andover Residents** and those persons working in the Town of Andover. Estimated waiting period for an Andover resident is **zero to three months.**
Minority people are encouraged to apply, and will be given preference in certain circumstances. Minorities include people who are American Indian, Asian, Black, Hispanic or any other qualified minority.
For more information, please call our office at 475-2365.

Creative Landscaping Inc.
PROFESSIONAL
Lawn Maintenance
•Landscape Construction •Landscape Design
•Walkways / Patios •Stone / Retaining Walls
•Lawn Installations •Irrigation
•Backhoe/Excavation Work
Fully Insured • Liability/Workers Comp. Insurance
470-3666
~ Serving the Andovers ~

GARAGE SALE- Saturday 4/29, 8am-11am. 6 Dunbarton Street, Andover. Household items, toys, carseats, etc.

GARAGE SALE- Saturday 4/29, Sunday 4/30, 8:30am-3pm. Rain or shine. A little bit of everything. Haggetts Pond to Bailey Road to Larchmont Circle, West Andover.

GARAGE SALE- Saturday 4/29/95, 8am-12noon. 63 Elm Street, Andover. Something for everyone.

LARGE YARD SALE- Good Stuff! Including sporting goods, housewares, furniture, electronics, designer clothes and more! Come early, last year our day ended early 8:30am-12noon. 7 Chandler Road, Andover.

MOVING SALE- Saturday 4/29, 8am-4pm. Rain date Sunday 4/30. 95 Greenwood Road, Andover.

MOVING SALE: Everything must go. Saturday, 4/29, 9am.-3pm., Rain or shine. 6 Olde Berry Road, Andover.

TWO FAMILY YARD SALE. Saturday and Sunday 4/29 and 4/30, 9am-3pm. 40 Bellevue Road, Andover. Lots of junk and kid's clothes.

YARD SALE- Saturday 4/29, 8am-2pm. 36 Summer Street. Electric stove, metal baker's rack, kitchen sink, fine clothes, games, bikes, barn beam, firehouse windsor chairs, student's desk, etc.

YARD SALE- Saturday 4/29, 9am-2pm. 21 Irongate Drive (off Chandler Road). Rain date Sunday 4/30. Kitchen and housewares, toys, children's books and more. No early birds.

YARD SALE- Saturday 4/29, 9am-2pm. River Road to Forest Hill tp 4 Sandlewood Lane, Andover.

YARD SALE- Sunday 4/30, 10am-4pm, 95A North Main Street, Andover. Books, clothes, and all types of household goods.

Wanted Real Estate

QUALIFIED PROFESSIONAL COUPLE looking to buy 4-bedroom Colonial house in Andover. Price range: $275-$375k. Call **470-8980.**

Condos for Sale

ANDOVER Large, sunny, 2 bedroom condo for sale. For more information please call **475-7586.**

Houses for Sale

ANDOVER Hunter's Ridge spacious cape-style condo. First floor master suite, custom fireplaced kitchen/family room, two car attached garage, air, security, walk-out basement. $375,000. Brokers welcome. **475-5541.**

WEST METHUEN- MOTIVATED SELLER. New to market, 7 year old Garrison. 7+ rooms, 3+ bedrooms, 2.5 baths, 2 kitchens. Inlaw potential already there. $137,200. **685-1925.**

NORTH ANDOVER- Contemporary ranch. 8 rooms, 4 bedrooms, 2-1/2 baths, whirlpool master, great setting. Handicap, inlaw or home office potential. $289,900. Also, new construction from $239,900. Owner/builder. **508-794-8401.**

NORTH ANDOVER- By Owner- No Brokers. BEAUTIFUL 8 room Gambrel on one acre lot. Four bedrooms, 2-1/2 baths, fireplaced family room, 3 porches (2 screened), two car garage. Excellent condition. $319,900. **688-0465.**

Houses for Rent

ANDOVER - Intown three bedroom, 1-1/2 bath, custom kitchen, 6 rooms, completely renovated, off-street parking, no smoking. $1265/mo. **470-0818; 470-8582.**

ANDOVER 3 bedroom ranch, near town, 2 car garage and fireplace. $1200/mo.+ utilities, 1 year lease, available 6/1. Call J.B. Doherty Assoc. **470-1200.**

ANDOVER, NORTH- 11 room young Colonial in family neighborhood. No pets, 2 year lease preferred. $2500/month plus utilities. Call Linda Cutter ext. 119, Re/Max Preferred **800-462-7913; 508-686-6300.**

ANDOVER- 3 bedroom, 2 bath contemporary in quiet cul-de-sac in executive area. Sanborn School, big back yard, large deck, heated glass porch, separate entrance inlaw apartment to be occupied by mature owner who will maintain property. Available 7/1/95. $1950/month. Call **474-0455.**

ANDOVER- Available August 1st, 1995. (Extended Ranch), includes 3 bedrooms, 1 bath, 7 room house, one finished room in basement. Fenced in back yard. Great neighborhood. Near routes 495 & 93. Call Diane or Ed at **617-647-1964.** $1400/mo. +utilities.

ANDOVER- charming, newly renovated 2+ bedroom, 2 bath home on corner lot in highly desireable neighborhood. Hardwood floors, garage, porch with sunset view. Available 5/15. $1300 plus utilities. Non-smoking only. Call Heather **508-658-5355.**

ANDOVER- executive house. 20 rooms, 3 jacuzzis, 4-1/2 baths, fantastic master suite with jacuzzi and two fireplaces, office, ingroud pool, two kitchens, 6 marble fireplaces, greenhouse with/wet bar etc. $4900/month plus utilites. References and substantial security required. **508-664-1688.**

ALLEN TILE
EXPERT INSTALLATION & REPAIR OF:
CERAMIC • QUARRY • MARBLE
GRANITE • SLATE
RESIDENTIAL · COMMERICAL
FULLY INSURED 682-1101 NO. ANDOVER, MA FREE ESTIMATES

Cooper Bros.
Asphalt Paving
DRIVEWAYS
• Parking Lots • Private Roads • Commercial Paving
Family Owned and Operated
8 Generations Committed to Excellence
(508) 664-0777 1-800-660-5599

Build It In Stone
by
PARKS LANDSCAPING
Builders of
Fine Stone Walls
&
Brick Walks & Patios
SPECIALS on NEW LAWNS & IRRIGATION SYSTEMS
Quality is #1 with us !
800-845-5015

BARK MULCH
Pine Mix
Freshly Ground RED HEMLOCK
• Screened Loam • Stone • Sand
Immediate Delivery / Guaranteed Load Size
Peter Breen
Serving the Andovers Since 1972
687-7774

Complete Landscape Contractors
Green Ridge Landscaping
Construction & Design
Residential – Commercial
Retaining Walls • Brick Walks • Patios
Mulch Installation • Lawn Maintenance
Shrub & Tree Installation • Plantings
Sod & Seed Lawns • Fall & Spring Clean-up
Fully Insured · Free Estimates · Andover
682-0820

Tewksbury Home Painting
Est. 1955
6 Year Guarantee
Exterior and Interior
· Power Washing · Free Estimates
· Fully Insured · No Deposit Required
(508) 851-2725 Lic. # 023729
Owner Wayne Murphy "WE HAVE PAINTED OVER 8300 HOMES"

ANDOVER LAWN & LANDSCAPE
PROFESSIONAL LAWN MAINTENANCE
Fully Insured Free Estimates
LANDSCAPE INSTALLATION
· Seed & Sod Lawns
· Bark Mulch
· Shrubs & Trees
· Raised Shrub Beds
Foundation Plantings
LANDSCAPE MAINTENANCE
· Lawn Mowing
· Pruning
· Fertilizing
· De - Thatching
· Snow Plowing
(508) 475-1862
Division of D'Leo Landscaping

LANDSCAPE DESIGN
Offering
All Phases
of Landscape
Construction
and
Renovation
HYDROSEEDING
TYLER MUNROE
LANDSCAPE CONTRACTOR
685-3545

ReadyMaids
Homes/Condominiums / Apartments/Offices
WEEKLY/BI-MONTHLY/SEASONAL/HOLIDAY SERVICE
• Fully Insured and Bonded
• No Obligation Free Estimates
• We Furnish All Supplies and Equipment
• Speedy Team Cleaning Efficiency
• We Guarantee All Of Our Work
• Serving The Andovers For 12 Years
Call Our ReadyMaids "Helpline" 475-5575
#1
The Affordable Housekeeping Professionals
475-5575 475-5575

ACE PAVING
RESIDENTIAL & COMMERCIAL
3 Generations of Paving
Grade + Gravel
Free Estimates · 50 mile radius
– ALL WORK GUARANTEED –
FULLY INSURED & BONDED
BIG or SMALL we do it all!
1-800-893-6880

CUSTOM CRAFT CONSTRUCTION & REMODELING
Kitchens & Bathrooms
Custom Cabinets
Bookcases
Interior & Exterior Painting
Years of Experience &
High Quality Workmanship
To schedule a free estimate
(508) 470-3525

TEWKSBURY MASONRY
VERSA-LOK RETAINING WALL
and LANDSCAPING SUPPLY
HEMLOCK $35.00 CYD
SPRUCE $24.50 CYD
LOAM $16.00 CYD
– Contractor Prices Available –
1585 Shawsheen Street
Tewksbury, MA 01876
Tel: (508) 640-1007 · Fax: (508) 640-1207

CLASSIFIED /REAL ESTATE

GMAC
does home mortgages.



Now that you know this, why don't you get to know us.

We're the part of GMAC Financial Services that does home mortgages. We help you buy living room. Not vroom vroom.

For all the comforts of home.℠
GMAC
Mortgage

Danvers
199 Rosewood Dr. • Suite 360
(508) 750-6644 or 1-800-292-4622

©1995 GMAC Mortgage Corporation of PA

OPEN HOUSE
Sunday 2-4

12 Prospect Road, Andover
$229,000

Phillips/Bancroft area - Move-in condition Garrison Colonial. Seven spacious rooms plus finished basement. Front-to-back livingroom. Master bedroom entrance to 2nd floor deck. Vaulted-ceiling family room with built-ins and sliders to new screened porch. Updated bathrooms and kitchen. Attached 2-car garage. Brand new furnace. New roof. Meticulously landscaped yard.

Directions: Rt. 28 to Salem Street to Prospect Road
For more info or to schedule an appointment call
508-474-0287

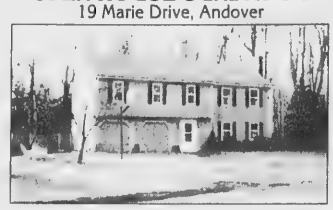
MORTGAGEE'S SALE OF REAL ESTATE
NORTH ANDOVER
Unit 25FV-10, 25 Fernview Avenue,
North Andover, MA
Heritage Green Condominium
2 Bedroom Condominium

Thursday, May 4, 1995 at 10 AM

An approx. 850 s f., 2nd flr condo unit having 2 bdrms, 1 bath, liv rm & kitch. Unit is located in a 3 story, garden style, brick veneer bldg having intercom sys. Complex offers pool, tennis cts, open prkg & playground. Mortgage Reference: BK 3308 PG 136 Essex No. Reg. Of Deeds. Terms Of Sale: A deposit of $5,000 will be required in cash, certified check or bank cashier's check at time & place of sale. Balance due within 30 days. All other terms to be announced at sale. Lawrence P. Cohen, Esq., Barsh & Cohen, P.C., 220 Boylston St., Chestnut Hill, MA, Attorney For The Mortgagee. (3/7/95)

AUCTIONEERS APPRAISERS
Paul E. Saperstein Co., Inc.
148 STATE STREET BOSTON, MA 02109
TEL: 617.227.6553 FAX: 617.227.4538
PROPERTY WILL BE SOLD ON PREMISES AT PUBLIC AUCTION • MASS. AUCTIONEER'S LICENSE #295

OPEN HOUSE SUNDAY 1-4
19 Marie Drive, Andover



Excellent location in family neighborhood of executive homes near Andover Center features: one acre lot, well landscaped with apple trees, lovely gardens and large yard, eight large tastefully decorated rooms with 4 bedrooms, 2 1/2 baths, 2 fireplaces, 2 car garage, hardwood floors, country kitchen and deck overlooking custom designed in-ground pool.
Priced to sell at **$279,000**
Call Today (508) 470-0683 • Brokers Welcome

Unique Family Home
that's a Lifestyle in Itself



NORTH READING - MUST BE SEEN! This unique home on 1.5 acres of manicured grounds is on a knoll at the end of a cul-de-sac with a nice view of the abutting golf course. Seven rooms custom built by the original owner/builder, the main house has 3 bedrooms, kitchen, dining room, family room/office, living room with oversized fireplace, 1.5 baths, finished basement, one car garage under, root cellar. 20'x16' deck & 12'x20' enclosed porch with built in BBQ. A separate workshop building 30'x28' with attached garage 20'x30', both are fully plastered. Also, 10'x14' finished garden/playhouse

$379,000

Must make appointment with owner. Serious inquiries only.
(508) 664-4571

The Andovers have discovered the glitter of gold!

Due to our success here in town, we are expanding to a larger facility to better serve your needs. Our new home at **522 Chickering Road** will be open 7 days a week and offers ample parking, a large seminar room, a new construction center, and private conference rooms. *Please come by and say hello.*

Century 21 **McLennan & Co.**
522 Chickering Rd
North Andover

In North Andover, call
682-2121

In Andover, call
475-2622



Jeannette Belben, GRI

Buying or Selling, Call:
Jeannette Belben
RE/MAX preferred
470-0007 x 114 (24 hour-messages)



Home Of The Week



NORTH ANDOVER
Exquisite craftsmanship abounds in this custom built 4000 s.f. home. Gorgeous views. $589,900
Call Jeannette x114

Each office independently owned and operated.

ANDOVER PAINTING and DECORATING
~3rd Generation of Professional Painting ~

FULL PREPARATION - We scrape and prime all peeling areas, powerwash, caulk cracks, glaze windows, nail down loose boards, paint all porches, decks, etc. and then refinish with a fresh coat of paint.

EXCELLENT REFERENCES / Benjamin Moore Paints

We clean and oil ALL gutters with every job, powerwash, and replace any needed drainpipes at no extra charge.

Liability and Workman's Compensation Insurance

682-6700
585 Dale Street **North Andover**

Houses for Rent

ANDOVER- 7 rooms, 3 bedrooms, 1-/12 baths, modern kitchen, full basement, conveniently located in family neighborhood. $1575/month. Call **617-566-2502.**

NEWLY REMODELED attractive expanded Cape for rent for July. Close to town, furnished, 3 bedrooms, 3-1/2 baths, screened porch. No pets. $1500/month. **474-4794.**

Apartments for Rent

ANDOVER LINE 2 bedrooms, off street parking, hookups, $600/mo. plus utilities. Call **688-7635.**

ANDOVER LINE Attractive, spacious, sunny, 2 bedrooms+, hardwood, clean, quiet area. Renovated, new windows, hookups, off street parking. $575/mo. **617-424-9060.**

ANDOVER LINE- 1 and 2 bedrooms starting at $575/mo. includes: heat, hot water, cooking gas, 24/hour maintenance. Call **685-1914.**

ANDOVER- 1 bedroom, walk to square, bus, train and shopping. $525/mo. No utilities. Available 6/1/95. Call **508-664-5547.**

ANDOVER- charming two bedroom apartment in owner occupied antique colonial home. Driveway, attic storage, washer/dryer hookups. Available 5/1. $725/mo. Call **475-7157.**

ANDOVER- Convenient to center, rail amd bus. Upstairs/downstairs, 2 bedroom, off-street parking for one car, shared washer and dryer. No pets. Available on/about 6/1. $650/month plus utilities. **508-256-1893.**

ANDOVER- One bedroom apartment, downtown. Parking. No pets, no utilities. $575/month. Call **475-5710.**

ANDOVER- one bedroom apartment. Walk to center, off-street parking. No utilities/pets. Security deposit. Available immediately. $575/month.
Available immediately, new one bedrooms $650/mo. **508-851-8776.**

ANDOVER- spacious 1 and 2 bedroom apartments complete with pool, tennis courts, hiking trails, clubhouse, on-site dry cleaning service and much more. Open daily 10am-6 p.m. From $735. Also short term corporate suites available. Riverview Commons **508-685-0552.** Corcoran Management Company. Equal Housing Opportunity.

ANDOVER- two bedroom apartments. Walk to shopping, center, train. Off-street parking. Available immediately and 6/1/95. $675/mo. and $700/mo., no utilities. **508-664-5547.**

CENTER OF TOWN- 1 bedroom apartment including heat, hot water and parking. $500/month. Call Lally Real Estate **475-0202** between 8am-11am.

ANDOVER- small one bedroom, downtown. Off-street parking, no utilities. Available 6/1/95. $475/mo. Call **475-5710.**

BEST VALUE! TWO bedroom, 2 bath, lavish interior, inhome washer/dryer, gourmet kitchen, fitness center, clubhouse and more. Convenient to Routes 93, 128, and 495. **975-1001.**

ANDOVER/LAWRENCE LINE, close to highways. One and two bedroom apartments. Immediate occupancy. Call **681-1800.**

NORTH ANDOVER 2 bedroom apartment. Completely renovated in an ideal quiet neighborhood. Off street parking, ideal for professional couple or single parent. $700/mo. utilities extra. **474-9186.**

NORTH ANDOVER 2 bedroom unit. $695/month. Available May 1st. Century 21 Carriage House **475-1243.**

SOUTH LAWRENCE spacious, 2 bedroom apartment. Hardwood floors, natural woodwork, off street parking. No pets. Available May. Close to highways. $675+ (508)-**388-5912** after 5pm.

FOR SALE OR LEASE



COMMERCIAL BUILDING
$379,900
Free standing 3,900 s.f. intown building with generous paved lot providing more than ample parking.

J.B. DOHERTY ASSOCIATES
12 Bartlet Street
Andover, Massachusetts
470-1200

Marvelous Homes



ONE OF HAVERHILL'S most successful shoe manufactures owned and occupied this large English Bungalow offering 9 rooms, 3 1/2 baths, elaborate natural woodwork, central air conditioning, 2 car garage and a well scrubbed lot. Come see this classic 75 year old home. **$230,000**



COME SEE THIS ATTRACTIVE Salt Box Colonial situated in an area designed by Thomas West former President of the Boston & Maine Rail Road, which abuts the 70 acre Winnekenni Park area and overlooks Kenoza lake from the two decks, one with a hot tub. A business transfer makes this 9 room functional saltbox available. The Anderson windows help you capture the view. The loden green exterior cedar shakes, enticing view; reasonable taxes and good condition make this an exceptional offering. Remember Haverhill is Andover's best kept secret. **$239,500**

THE KING DAVIS AGENCY INC.
REALTORS
40 Kenoza Avenue, Haverhill, MA 01830
508-372-8577

CLASSIFIED /REAL ESTATE

MAXIMUM VALUE. MAXIMUM SERVICE.
FIRST ESSEX BANK OFFERS YOU MORE.

FIRST TIME HOMEBUYERS
5% Down, Easy Qualifying

10% DOWN, NO PMI
Jumbo Loans Without Jumbo Rates

CONSTRUCTION & HOME RENOVATION LOANS
10% Down, One Closing,
With a No Cost Conversion to a Permanent Loan

EVENINGS & WEEKENDS
(508) 687-7672
FIRST ESSEX BANK FSB
(800) 552-2669
Member FDIC
Smart Solutions for Your Financial Needs

HAMPTON BEACH N.H.
Choice Listings - Condominiums

OCEAN CREST
Two bedroom, two bath, pool, elevator, ocean view, garage parking, mint condition.
$128,000

TOP OF THE SURF
Two bedroom, two bath, 2nd floor unit with superb ocean views, elevator, garage parking.
$135,000

OCEAN SPRAY
Large ocean front two bedroom, two bath, garage parking, beautiful ocean and marsh views ... stunning sunrise and sunset views!
$145,000
Also, another two bedroom unit with ocean views.
$142,000

HARBOUR POINT
Three bedroom, two bath unit, two decks, heated garage, mint condition. Ocean view, central air, a great buy at ...
$165,000
Also, a two bedroom, two bath unit.
$139,000

YANKEE TRADER, REALTORS
BEACH OFFICE:
333 Ocean Blvd., Hampton House Hotel
603-929-4030
603-926-3232
REALTOR®

CLASSIFIED/REAL ESTATE

BUYING A NEW HOME STARTS WITH A SOLID FOUNDATION.

FIXED RATE MORTGAGE
8.25% | 8.47% APR*

Before you lock yourself into just any fixed rate mortgage, take a closer look at the fixed rate mortgages from your friends at Lawrence Savings Bank. We've got great rates, flexible rate lock programs, and free pre-qualifications. Not to mention the solid support of our staff of new home experts.

Lawrence Savings Bank
508-725-7654
30 Massachusetts Avenue • North Andover

*APR (Annual Percentage Rate). Example 1-2 family owner occupied home, $100,000 mortgage with 2.00 points and 20% down payment; 360 monthly payments of $774.27. Rate as of 4/24/95, subject to change without notice

REAL ESTATE LENDER
MEMBER FDIC/DIF

Purchasing a Home?
Time to Refinance?
Fixed Rates Below 7.5 · ARM'S as Low as 4.50
No Points No Closing Cost Loans Available

HOME EQUITY LOANS! APR
ATTENTION HOMEOWNERS
7.50%
10.00%
Borrow up to 90% of Appraised Value!

OLDE TOWNE Mortgage Company Incorporated
Call: Jay Weiner
857 Turnpike St., No. Andover 01845
508-975-3717 or 1-800-234-2029

ANDOVER HOUSE RENTAL WANTED
Family from Minnesota looking for 2-3 years house rental in Andover. Prefer accommodations for au pair. Will pay $2000-$3000 per month.
CALL MAUREEN
(Broker)
475-4477

"GATSBY ERA VICTORIAN"
Exceptional In-Town 100± year old Victorian - featuring 3 car heated Carriage House with studio. This home has been completely updated from kitchen to baths with an eye toward detail. Bancroft School District.
$525,000.00
APPOINTMENTS ONLY. Call for private showing.
BROKER-Owner. 475-8500

WYNWOOD ASSOCIATES

Wynwood Homes: the standard for quality
Long known as the area's finest builder, Wynwood Associates has teamed with another reputable long-term player in the Andovers, J.B. Doherty Associates – just in time for the second phase of building at prestigious Fieldstone Meadows.

Build your dream at Fieldstone Meadows
Twelve opportunities remain to build your dream – a custom-designed Wynwood home on gorgeous acre-size lots abutting preserved open space at Fieldstone Meadows. These are exclusive Wynwood quality dwellings, marked by dramatic interiors and exteriors personalized to each buyer's wish list of designs and needs.



"Wynwood impressed us with their excellent craftsmanship and attention to detail. They kept in constant communication with us, so that the house really reflects our desires."
Julie & Warren Kim

Craftsmanship with advanced technology
Wynwood is synonymous with finely crafted, distinctive homes. Owned and operated by Douglas and Todd Wacome, Wynwood Associates is known for innovation, creativity, impeccable quality, customer service, and honesty.

The team that gets you moving
Wynwood proudly announces its partnership with J.B. Doherty Associates. As exclusive marketing agent, J.B. Doherty brings a long-standing commitment to real estate marketing in the Andovers. Like Wynwood, J.B. Doherty is a family owned operation, managed for 14 years by local brothers J.B. and Chris Doherty.

MARKETED EXCLUSIVELY BY J.B. DOHERTY ASSOCIATES 12 BARTLETT STREET, ANDOVER, MASSACHUSETTS 01810 TEL 508 470 1200 FAX 508 474 0190

J.B. DOHERTY ASSOCIATES

Village at Brickett Hill

Discover Andover's Best Kept Secret



Join your neighbors who have already found these luxury townhomes and are now residents. Quality built by one of Andover's premier developers - Yvon Comier.

Two and three bedroom townhouses with fireplace, cathedral ceilings, whirlpool tub, central air-conditioning, garage, pool, tennis courts and club house.

The Village offers 3 elegantly styled townhouses and a ranch-type end unit, all set on 44 tranquil, wooded acres in one of the lovely, rural areas of North Haverhill.

Please visit our furnished models from 11 a.m. -5 p.m., Wednesday through Monday or call 372-9023 for an appointment.
Priced from $179,000 to $139,900.

Marketed by:
THE KING DAVIS AGENCY INC. REALTORS
40 Kenoza Avenue, Haverhill, MA 01830

Directions: 495 N to Exit 51A, Main St., 1/2 mile to left on Marsh Ave. At stop sign, go straight on North Ave. past Haverhill Country Club to Village at Brickett Hill.

Apartments for Rent

TWO BEDROOM TOWNHOUSE/HISTORICAL building. Parking, bus, new kitchen, w/d setup. Immediately available. $850/mo. includes heat/hot water. **470-0459; 470-3131.**

WEST ANDOVER-TEWKSBURY LINE Large studio, first floor, 3 rooms, 1 bedroom. Appliances, yard, parking. No utilities/pets. $600/mo. Call **689-4479.**

Roommates Wanted

ANDOVER Professional male seeks same. $425/mo. includes utilities. Call **475-8735.**

ANDOVER- dynamic professional seeking same to share duplex. Non-smoking, very large room, two closets, many extras. $500. Call **682-5099.**

HOUSEMATE WANTED. Sunny bedroom available in Victorian house. Five minute walk from Andover center. Laundry facility and parking. $300/month includes utilities. Student welcome. **475-6273** after 7pm.

NORTH ANDOVER 2 bedroom condo. Quiet, private, pool, tennis. Looking for responsible professional person. $430/month includes all. Call **682-3724.**

YOUNG PROFESSIONAL MALE looking for mature, considerate, non-smoker to share 2 bedroom, 2 bath luxury apartment located at Royal Crest Estates. Includes pool, tennis courts, health club and more. $500/mo. Call Ken, work **617-245-3310,** home **687-2201.**

Rooms for Rent

ANDOVER- furnished/unfurnished rooms, 13x17, 13x12. Many extras. Non-smoking, near Merrimack College. Call **681-8844.**

LARGE FURNISHED ROOM for gentleman, 35 years or older. Quiet home in Wilmington near Andover line. Call between 6-8pm **508-658-4793.**

SECURE CAR STORAGE or garage space wanted on monthly basis. Please leave message **474-0241.**

Wanted to Rent

ANDOVER 4 bedroom home. 1-2 year lease. Possible lease/purchase. References. **474-4306.**

Storage Space

ANDOVER SELF STORAGE heated storage units, 25sq.ft. and up. High security with low monthly rates. **975-3933**

Resort Places for Rent

CAPE COD DENNISPORT Immaculate 2 bedroom house, porch, deck, cable T.V., quiet area. No pets. $550/week. Call to see pictures. **474-0892.**

CAPE COD ★ MYRTLE BEACH ★ DISNEY WORLD ★ N.H. White Mountain condo rentals. Call **508-765-1787** after 5pm.

J.B. DOHERTY ASSOCIATES

12 Bartlet Street

Andover, Massachusetts

470-1200

Josette Adams
Cheri Apelian
Kirk Clarke
Linda Diorio
Kathy Edholm
Helen Herrmann
Jack Hewitt
Sue Keller
Young Lee
Joan Lewis
Bob Maillet
Frank Morey
Mary Kay Munsterteiger
Anne Sinkinson
Nancy O'Connor Stolberg
Joseph B. Doherty, Jr.
Christopher S. Doherty

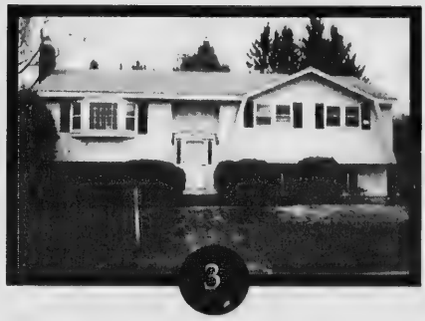


1 RAISED RANCH with 2 fireplaces, 3 bedrooms & 2 full baths. Currently 2 family - can easily be converted to single family
$149,900



2 A LITTLE BIT OF BOSTON IN ANDOVER! elegant 1st floor unit with elegant features - leaded glass bay window, mahogany woodwork, corner built-in shell cabinet, new kit. appliances, tiled kitchen and more!
$159,900

3 JUST LISTED. OPEN HOUSE SUNDAY 1:30-3:30. ANDOVER'S BEST BUY! Close to town with 3 bedrooms, 2 full baths, hardwood floors, fireplaced family room, 1 car garage, and a private back yard for recreation. Great price!
Dir: Rt. 133-High-18 Olde Berry
$199,900



4 ANDOVER'S BEST KEPT SECRET! Come home to the quiet of oaks, pines and privacy! This lovely home features 4 bedrooms, 2 full baths and wonderful artist's studio or large workshop. Rear deck and screen house overlook nature's paradise.
$239,900



5 IN-TOWN VICTORIAN. Spacious, level rear yard with garden area and grape arbor ideal for outdoor recreation. Gracious entry foyer is with open staircase, fireplaced living room featuring a decorative antique mantel. Formal dining room - modern kitchen with quality oak cabinets - 4 bedrooms, 1 1/2 baths. Refinished wood flooring. 2 stall garage.
$259,900



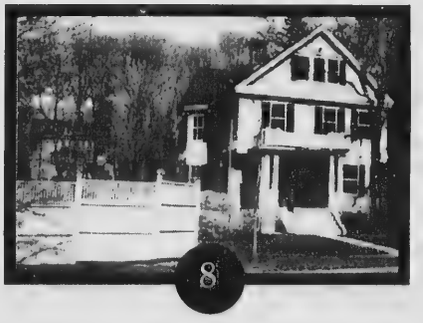
6 EXCEPTIONAL CUSTOM CAPE offering 2,945 s.f. of living space. 8+ rooms, 4 bedrooms, 2.5 baths, 2 car garage, Skylit open foyer, Florida room, 2 fireplaces. Contemporary cedar siding, circular driveway. A must see!
$299,900



7 ONE OF ANDOVER'S FINEST LOCATIONS. Just a short walk from Sunset Rock Reservation this home combines custom quality & character with the ease of "one floor" living. Just a few of the features are a bright country kitchen with hardwood floors, ceramic tile & fireplace & an expansive yard - perfect for recreation.
$364,900



8 JUST LISTED. ACADEMY AREA. This wonderful inner Victorian has period charm and modern comfort. Sunny and spacious some feature wood floors, 2 fireplaces, french doors, and skylights. 11 rooms, 6 bedrooms, and 2 1/2 baths on just under a half acre of level grounds.
$409,900



CENTURY 21 MARKET POWER '95

FREE BUYER BONUS!

Ends SUNDAY, APRIL 30th!



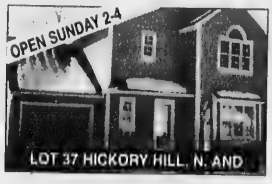
$2,000 Closing Costs!



Refrigerator, Washer & Dryer!



New Exterior Paint Job!



Wood Doors & Floors, Brick Walkway



Heat System Conversion!



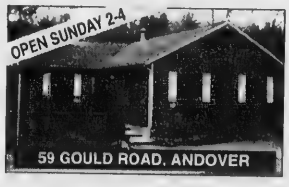
$6,000 Kitchen Update!



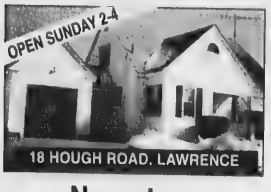
6 Months Condo Fee!



$3,000 Toward Closing Costs!



Washer, Dryer, Snow Blower, Lawn Tractor!



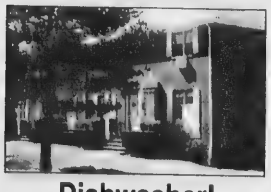
New stove or Dishwasher!



Choice of new Carpet, Washer/Dryer or Lawn Care!



Refrigerator



Dishwasher!



New Fun Center Swing Set!



$2,000 Home Depot Gift Certificate!

Century 21® Carriage House

10 High Street
Andover
475-1243

Resort Places for Rent

CAPE COD OSTERVILLE young 3 bedroom, 2 bath home. Quiet residential area near everything. Available anytime. Call **617-248-9821.**

HILTON HEAD DISCOUNT RENTALS 1 bedroom-6 bedroom Ocean Condos and Homes. Call toll-free for brochure **1-800-445-8664.**

LITTLE BOAR'S HEAD NH. Exquisite oceanfront, 5 bedrooms, beautiful grounds, copious screen porch, perfect for large family. Rent 6 weeks or monthly. Call **1-603-431-4280.**

LUXURY TOWNHOUSE with jacuzzi in the Mount Washington area. Only 3 miles from Attitash. Sleeps six people. Available weekends or by the week. **470-0105.**

NEWFOUND LAKE, N.H. two bedroom cottage and townhouse. Private sandy beach, boat ramp and cable. $450/week each. Call **685-7191.**

PENOBSCOT BAY ME. Beautiful 3BR Victorian Cottage in Bayside. (Yankee Mag). Near Camden, Bar Harbor, Acadia National Park. Walk to beach, swim, boat, golf, fish. June/August and September available. $525/week. **475-6356.**

VINEYARD BARGAIN- Two bedroom house. Sliders, privacy, deck, color tv, 3 miles to beach/town. 5/1 to 10/7. $300-$650/week. **508-263-1437.**

WATERVILLE VALLEY- Spacious 3 bedroom, 2 bath ski house. Sleeps 10. Bar, amenities, woodstove, two tv's, vcr. Jim **681-0998.**

YORK BEACH MAINE Cozy 2 bedroom cottage, ocean view, 100yrds. to beach. Available by month or week, 5/28-10/15. Close to many attractions, shops and fine restaurants. Cable hookup. Off-season rates available on request. Business **1-603-893-2223;** Home **1-603-432-5532.**

Resort Places for Sale

SALISBURY OCEANFRONT two bedroom penthouse vacation condo. 1200sq.ft., w/w carpeting, washer/dryer, 2 full baths, 2 car parking. Breath taking views. $174,900. **685-1482.**

Land for Sale

ANDOVER CC LAST lot $220,000; 3.8 acre Harold Parker area $249,900; North Andover several subdivisions starting $115,000. Call Lillian Montalto, Re/Max Preferred **686-5300** ext. 110.

ANDOVER- Cloverfield Estate. 1 to 2-1/2 acre lots, executive subdivision. Most abutting conservation. Each lot has minimum of 180' frontage. Owner **686-7984.**

Land Wanted

LOOKING FOR LAND to build on. Call **474-0723.**

QUALIFIED COUPLE LOOKING to purchase one acre land in Andover. Call **470-8980.**

Office Space for Rent

ANDOVER CENTER, 3 room office suite. Convenient location, with off street parking. **686-1111.**

ANDOVER CENTER OFFICE/RETAIL space. Singles and suites. Various sizes. Main Street. Excellent locations. Call **475-8732.**

INDIVIDUAL OFFICES with telephone answering and support services. Convenient Route 114 location in North Andover. OFFICE SUITES AT JEFFERSON PARK **685-5440.**

INSTANT OFFICE- Furnished and staffed. Includes reception and phone answering services $350. Rte. 38 near 495. **508-858-0637.**

NORTH ANDOVER- first floor, handicapped accessible. 800 sq.ft. easy access to 125 and Main Street. Suitable professional use only. $550/mo. Call David C-21 Hunt **508-937-4421.**

NORTH ANDOVER- unusually nice office space. Two offices 10x11 and 16x19. Phone system, shared kitchenette, restrooms, parking Heat and a/c included. $595/month. Call Mr. Mansfield **687-4550.**

PRESTIGIOUS SPACE architecturally historic building, approximately 1250 sq.ft., two floors, near highways, on bus. Good storage, parking. **470-3131; 458-4686; 470-0459.**

Commercial - Retail

PACIFIC MILLS - multi-tenanted industrial complex warehouse/manufacturing space. Easy access to 495, 93, 114 and 28. Elevators, loading, first floor, high power, high stud. All sizes, 3,000-74,000 sq. ft. Very attractive lease rates. **686-4191.**

WANTED TO RENT. 100 square feet, seriously. Zoned in or near Andover center. **800-4-DRMARK** evenings.

OPEN HOUSE SUNDAY 1-4

30 Martingale Lane Hunters' Ridge • ANDOVER •

Gracious, spacious, Cape style condo, 1st floor mst. suite, 2 story foyer, cust. frpd. kit./fam. rm., 2 car attached garage, air, sec, walk-out basement.

BROKERS WELCOME

By Owner 475-5541

$375,000

COLDWELL BANKER
HUNNEMAN & COMPANY

HUNNEMAN & COMPANY-COLDWELL BANKER

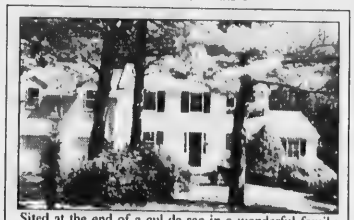
6 Park St., Andover (508) 475-4477 • 475-8500

JUST LISTED!



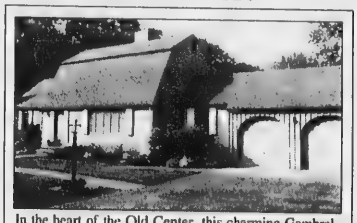
Sparkling hardwood floors, oversized windows and a cherry kitchen are just some of the terrific features you will find in this bright and spacious L shaped Ranch. Set on a lovely acre, it also includes a nearly completed lower level. **Exclusive $334,900**

JUST LISTED!



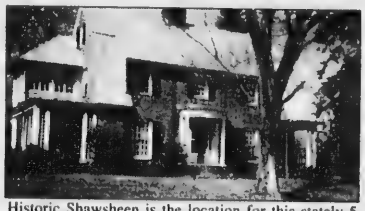
Sited at the end of a cul-de-sac in a wonderful family area is this gracious 4 bedroom Colonial, providing 2 stairways, first floor laundry room, and updated kitchen with wall of windows to wooded views. Enjoy many beautiful spring plantings! **Exclusive $339,000**

JUST LISTED!



In the heart of the Old Center, this charming Gambrel-Colonial is the essence of warmth and convenience. Surrounded by flowering shrubs and mature plantings in a private setting, the sun-filled interior has been meticulously maintained. **Exclusive $284,900**

OPEN SUNDAY 2-4



Historic Shawsheen is the location for this stately 5 bedroom brick Colonial. Set on a lovely corner lot, it boasts Old World charm and grace. Living room has fireplace and French doors to screen porch.

13 William St., Andover. **Exclusive $314,900**

OPEN SUNDAY 1-4



An enviable Bear Hill address can be yours in this incomparable 12 room hip roof Colonial. Surrounded by nearly 3 acres, it offers a beautifully designed interior. The incredible lower level includes a bedroom, game room, and Jacuzzi bath. This home is a treasure!

395 Bear Hill Rd., No. Andover. **Exclusive $459,900**

OPEN SUNDAY 1-3



Bright and airy is this large 4 bedroom home, in a great family area near Harold Parker Forest. You will love the picturesque farmer's porch, gleaming hardwood floors and country kitchen with fireplace. Attached 2 car garage. **26 Farrwood Drive, Andover.**

ID# 13634 **Exclusive $309,900**



Introducing Hitching Post, a choice 6-lot subdivision on a cul-de-sac, featuring stately homes constructed by two well established builders. Enjoy private wooded settings close to the Olde Center. Two homes underway, one **$519,900**, facsimile pictured above **$649,000.**

ID# 13664

NEW PRICE!



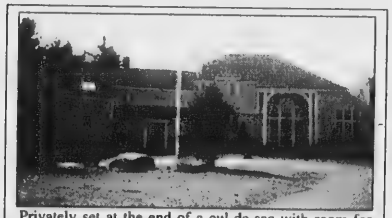
Fresh and bright young 4 bedroom Colonial with contemporary flair features a smashing kitchen open to family room with fireplace and atrium door to deck. A flexible floor plan, neutral decor and sunny level yard combine to make this a wonderful family home.

Exclusive $249,900



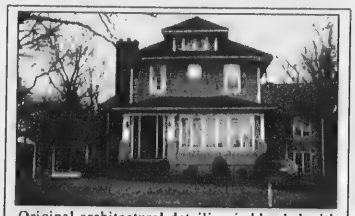
Enjoy more than 7000 square feet of living space in this sprawling 13 room ranch. Splendidly sited on over 3 park-like acres encompassing an outstanding pool area, this exceptional home is privately located at the end of a distinctive cul-de-sac.

ID# 13554 **Exclusive $749,500**



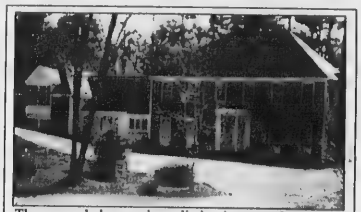
Privately set at the end of a cul-de-sac with room for pool and tennis court is this truly spectacular custom built home. Skylit vaulted ceilings and marble flooring are just some of the accents in the spacious interior, with 11 rooms in the main home and 7 rooms on the lower level for au pair or guest quarters.

Exclusive $747,000



Original architectural detailing is blended with contemporary additions in this charming 11 room Colonial. Ideally located near town, playground and commuting routes, this lovely home offers a finished lower level with private entrance and a 2 car garage.

Exclusive $259,900



Three wooded acres in a distinctive area frame this stately 10+ room brick front Colonial. Providing 4200 square feet of living space, the spacious and sun-filled interior has been recently redecorated. An enormous great room, Gunite pool and 3 car garage are other features of this classic residence.

Exclusive $685,000

Property Information
24 Hours a Day, 7 Days a Week
HUNNEMAN ON CALL 24 HOURS
Dial 443-0077 Enter Property ID#
Massachusetts' first and only interactive real estate information service

THE ANDOVER TEAM

Ted Balin
Sandy Bolway
Nuala Boness
Dorothy Burnham
Joan Callahan

Elaine Carson
Emily Cook
Bob Demers
Cathy Duggan
Ginny Franz
Ellie Gallagher

Mary Ellen Gilman
Bill Gurry
Carolina Levie
Maureen Mano
Leo MacBride
John McCusker

Joan Medeiros
Mary Mueller
Nick Nikolopoulos
Mary O'Donoghue
Mary Peck
Roberta Piati

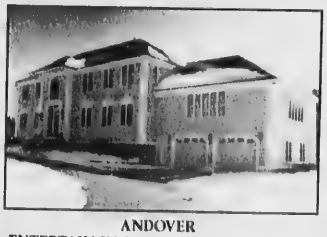
Louise Ponti
Moira Prout
Roberta Rand
Joann Raye
Cornelia Roche
Donna Shay

Jo Siraco
Ruth Weiner
Agnes Winn
Yelena Yerozolimsky

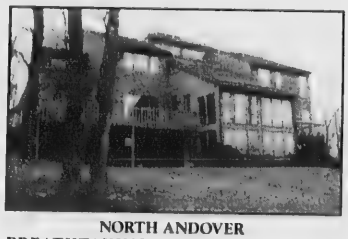
COLDWELL BANKER PREMIER OFFICE

Home Select

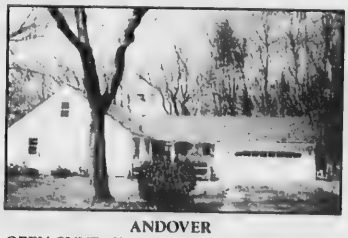
More than 60,000 select homeowners recently received our private mailing highlighting an important local offering from DeWolfe New England. For a personal preview of some of the area's finest properties and to receive valuable Homeownership information of interest to you, call 1-800-335-1588 to register for our Home Select program. Home Select, an innovative DeWolfe New England service created for our customers, clients and neighbors, is another DeWolfe Difference.



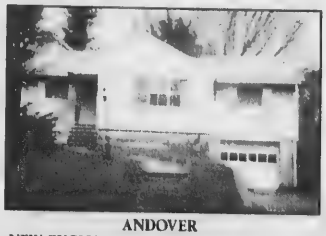
ANDOVER
ENTERTAIN IN STYLE - The sellers are moving out-of-state and this beautiful contemporary colonial is available for new owners to show off to friends. Greet your guests in the exquisite two-story entry foyer and then enjoy your evening in the spacious main living areas with vaulted ceilings and open concept floor plan. **$549,900**



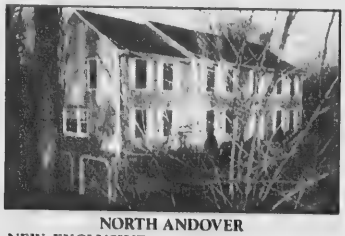
NORTH ANDOVER
BREATHTAKING VIEWS - Enter through mahogany doors to the elegant foyer and 2+ story living room with 28' fireplace. Stop and enjoy the views of miles and miles of countryside from the cedar sun room or nearly every other area of ths 5000 square foot home. Dramatic space yet easily livable in a gorgeous setting. **$489,000**



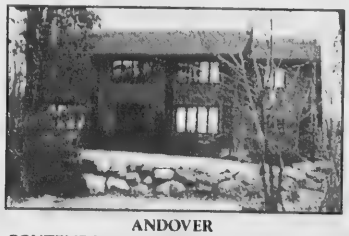
ANDOVER
OPEN SUNDAY 1-3 PM - New exclusive! Very appealing 4 bedroom cape set on private lot in established neighborhood near schools, shopping, library and town center. Charming fireplaces in both dining and living room. **56 Marilyn Road.** **$274,900**



ANDOVER
NEW EXCLUSIVE - Call us to see the inside of this 7 room ranch close to town and with easy access to busline and highways. Floor plan includes country kitchen, living room with fireplace and beautifully finished lower level with two extra rooms. Central air! **$169,900**



NORTH ANDOVER
NEW EXCLUSIVE - Dramatic two-story foyer colonial of 9 rooms in great Carlton Farms neighborhood, abutting State Forest. Very special master suite with cathedral ceilings and fireplace. Bright and sunny formal rooms and pretty oak kitchen. A great home! **$355,000**



ANDOVER
CONTEMPORARY COLONIAL - Quality built 9 room home in prime neighborhood. Sun room/game room off kitchen and family room leading to three decks which overlook wooded yard. Lovely master suite woth fireplace and loads of extras like central air and vac, security system and state-of-the-art heating system. **$379,900**

DeWolfe
NEW ENGLAND

76 Main Street • Andover, MA 01810 • (508) 475-8600

Office Space for Sale

ANDOVER- approximately 1000 sq.ft. office space in downtown area with parking. Call **475-3016.**

Boats & Accessories

ATA BAYLINER- 215 Cape PRI Bowrider 230 h.p. OMC engine, 21ft. $9000. Call **508-256-3794.**

LARSON CABIN CRUISER, 220h.p. Inboard/outboard Mercruiser. Diving platform, toilet, galley and stereo. Less than 100 hours. Sacrifice price $14,900. **508-664-1688.**

Automobiles for Sale

1988 JEEP GRAND WAGONEER $4500. 4x4 Looks great! Runs great! Call for more information **475-9591.**

1992 DODGE SHADOW. only 35,000 miles, 7/70 warranty bumper to bumper. Four door, 4 cyl., 5 speed, maroon/gray interior. One owner, excellent condition. Got company car. $5295. **687-4550** (work); **508-352-7451** (home).

1992 HONDA PRELUDE SI (white, new body style). Fully loaded, ABS, airbag, 65-k miles (mostly highway) extended warranty to 100k miles. Sporty, fun to drive, safe too! Absolutely perfect condition, faithfully maintained. Includes winter tires. $12,000/b.o. **474-0647.**

ANDOVER CAR DETAILING
Wash, wax, machine polish, windows, wheels and tires- carpets vacuumed. $59.99 special. Some vehicles extra. 7am.-9pm., 7days, call for appointment. **749-7178.**

TOYOTA CAMRY 1987- automatic, excellent condition, a/c, alarm, gray, cassette, 77k miles, original owner. $5000. Call **475-9448** or **474-2133.**

Automobile Cleaning

DETAILS ETC.
COMPLETE CAR CARE. **$10 off** all cleaning packages. Expires 5/31/95. Pick up and delivery available. Call **794-8063.**

Special Notices

ADVERTISE...IT WORKS! Your service listed here puts you in touch with thousands of interested readers. Call the Classified Department at **475-1943.** Deadline for placing an ad is Tuesday at noon. Monday at 5pm is deadline for cancelling an ad.

FOR MORE INFORMATION and assistance regarding the investigation of financing, business opportunities and work at home opportunities, "The Andover Townsman" urges its readers to contact the Better Business Bureau, Inc. 20 Park Plaza, Suite 820, Boston, MA 02116-4404.

Dick Lavin & Son
PAINTING
Interior-Exterior
688-0815
975-2639

ThePrudential

Howe Real Estate

Discover The Prudential Advantage



Beth Poulo, Bill Hickey, Connie Kelley, Terry Anderson, Marilyn Scheffy, Martha Erdem, Mary Ann Jurek, Jim Eaton, Tom White, Joe Torrisi, Barbara Moody, Barbara Smith, Carol Hopkinson

Susan Bishop, Gloria Califano, Sandra Durling, Doug Howe, Jr., Wendy Perkins, Doris Lindsay, Kay Leonard, Mary Gilmartin, Norma King, Dick Moody, Vera Huang, Suzanne Price, Maureen Collins



ANDOVER - Super Cape in prime location - great lot. Three/four bedrooms, two fireplaces, hardwood floors. **$299,900**

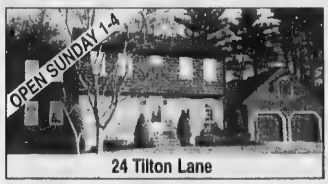


12 Haskell Rd.

ANDOVER - Andover Country Club Estates - spectacular family home. Fireplaced family room off kitchen with oversized deck overlooking magnificent inground pool with gazebo. Newly completed master bath with whirlpool, cathedral ceilings and balcony with view of pool area. **$519,900**



NORTH ANDOVER - Enjoy living in a charming seven room Victorian home with updated heating and electrical. Beautiful oak cabinet kitchen, tin ceilings, tall windows and located just a short walk from downtown. **$159,900**



24 Tilton Lane

ANDOVER - Well cared for custom Garrison in lovely neighborhood. Lighted basketball court, in-ground pool & privacy make this a wonderful home for the growing family. Breezeway and 2 car attached garage with loft studded and ready to be finished. **$292,500**



ANDOVER - Spacious two family Victorian. Close to town and transportation. Three bedrooms, 1,300 sq. ft. each side. High ceilings, large walk-up attic. **$217,500**



NORTH ANDOVER - Large Center Entrance Colonial with finished first floor, fireplaced family room, enclosed porch and lovely treed acre lot. Home is conveniently located to Olde Center. **$259,900**



ANDOVER - Large Georgian Split at end of cul-de-sac abutting conservation land. All large rooms, in move-in condition, hardwood and ceramic tile floors. New roof. Two full baths and two car garage. **$225,000**



NORTH ANDOVER - Secluded retreat on 2.21 acres with waterfront and views. Royal Barry Wills design features five fireplaces, brick floors, country kitchen, indoor heated pool, sunroom, french doors and more. **$895,000**



ANDOVER - Classic 4 bedroom Cape in great in-town location near Phillips Academy. New addition features spacious cathedral ceiling family room with lots of built-ins and glass that opens to cabinet-packed cherry kitchen with large center island, all accented with corian countertops. **$322,500**



ANDOVER - Beautiful Center Entrance Colonial conveniently located on child-safe cul-de-sac. Gervais cabinet kitchen with walk out to deck. Large dining room with wainscotting. Vaulted ceiling in great room and master bedroom. Walk-up attic. Exceptional value! **$329,900**



BOXFORD - Fantastic Antique Colonial sitting on almost 20 acres. Eight fireplaces, a rare "Rufus Porter" mural and many amenities make this home a unique blend of the old and the new. Potential for extra lots. **$895,000**



NORTH ANDOVER - Kunhardt Mansion built in 1906 by renowned Boston architect Stephen Codman. House is structurally sound, needs complete restoration and is replete with quality and handsome details. It is surrounded by beautiful single family homes. **$1,300,000**

Celebrating 40 Years of Know Howe

Exclusive Affiliate
SOTHEBY'S
INTERNATIONAL REALTY

4 Punchard Avenue, Andover
475-5100

MEMBER
Prudential Referral Services℠
INTERNATIONAL NETWORK


Steve Fisichelli, GRI
Manager/Owner

RE/MAX® preferred

Celebrating 10 Years of Success! 1985 1995


Beverly Nassar GRI


Bill Buck


Janet M. Pratt GRI


Susan Rochwarg CRP


Jeannette Belben GRI


Elke Kappeler CRP, CRS GRI


Terri Goodridge


Carla Polizzotti Burns


Marilyn Burke GRI


John Cusack


Kathy Cyrier CRP


Norma Hyder GRI


Elaine Glynn-L'Italien


Jane Glynn CRS, GRI


Linda Cutter CRP, CRS, GRI, LTG


Joan Johnson


Amy Sebell CRS GRI


Debbie Moore


Sue Papalia GRI


Ed Bloom


Shirly Platt GRI


Lillian Montalto CRB, CRP, CRS, GRI, ABR


Rick Coco CRP, GRI


Coletta Fanuele


Danny Sordello


Tom Carroll

BILL BUCK

"A DEDICATED PROFESSIONAL"

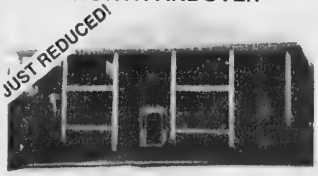
It's spring and if you're thinking of moving, call Bill buck for a free consultation. **686-5300 x117 or direct 975-3809**

NORTH ANDOVER



EASY TO BUY 2 bedroom top floor condo, fully applianced, new carpeting.
CALL BEVERLY NASSAR FOR DETAILS**$53,900**

NORTH ANDOVER



MEADOWVIEW CONDOMINIUM in mint condition. 4 rooms, 2 generous bedrooms, top floor unit newly refurbished and painted. Lead-free. Reduced to sell. Motivated seller seeks offers!
CALL DANNY SORDELLO X115**$54,900**

ANDOVER



AT THE ABERDEEN. Charming 3 room, 1 bedroom Condo Spacious living room, super well equipped kitchen, includes washer and dryer. Mint condition.
CALL NORMA HYDER X127**$69,900**

NORTH ANDOVER



DID YOU FINISH YOUR 1994 TAXES and find that without deductions you paid A LOT more? Well, here is a terrific problem solver - this top floor, very private 2 bedroom condo with new kitchen appliances and cabinets. Condo fee includes heat!
CALL DEBBIE MOORE X118.....**$79,900**

ANDOVER



UNLIKE ANY CONDO you have ever seen!! 1 bedroom, 2nd floor unit in converted school house. Central air, elevator, garage, laundry in unit, fully applianced kitchen. Walk to train and minutes to highways!!
CALL CARLA POLIZZOTTI BURNS X112.....**$85,000**

ANDOVER



IF YOU LIKE THE UNIQUENESS OF OLDER HOMES, DON'T MISS THIS. Set on a pretty acre plus lot, this farmhouse features six plus rooms with lots of space and two baths. There's even a small barn if you want to collect and store antiques. **ONLY $184,900.**
CALL LINDA CUTTER X119 OR FOR FURTHER INFORMATION CALL 1-800-5-TOP PRO CODE #201-092-3

ANDOVER



METICULOUSLY MAINTAINED 8/4/2 home conveniently located. Updated eat-in kitchen, fireplaced family room, steel beam construction and much more.
CALL SUE PAPALIA X126.....**$239,900**

ANDOVER



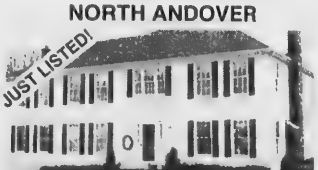
ON CUL-DE-SAC. Family room and 24 x 24 great room, sunroom and deck. Newer ceramic tile kitchen. Great opportunity.
CALL MARILYN BURKE X113.....**$295,900**

ANDOVER



A CUL-DE-SAC LOCATION coupled with a sought-after area and terrific back yard make this 4 bedroom Colonial hard to resist! A 3-season porch, walk-up attic and security system give added value.
CALL RICK COCO X107.....**$329,900**

NORTH ANDOVER



A VERY SPECIAL CENTER ENTRANCE COLONIAL in a most desirable neighborhood. It is situated on a beautiful well landscaped, level lot and in move-in condition. Open foyer, 9 rooms, screened porch, hardwood floors, great kitchen and family room plus 2 fireplaces. Exceptional!
CALL ELKE KAPPELER X123.....**$389,000**

ANDOVER



MINI-ESTATES! 2+ - 3+ acre lots. 4,000+ sq. ft. homes. Impressive foyers, gourmet kitchens, fireplaced great rooms, exercise rooms, master suites, loaded with amenities. Will build to suit!
CALL LILLIAN MONTALTO X110**STARTING $669,900**

RE/MAX® Preferred

The Team That Brings You Home!

470-0007
686-5300

Each RE/MAX office independently owned and operated.

NSRS The SCHOOL REPORT AVAILABLE HERE

VICTOR Your Hometown Team!

THE VICTOR COMPANY, INC. REALTORS®


Bill Maren
Owner/Broker


Bunny Maren, CRB, CRS, GRI


Jon Maren
Vice President


Libby Webb, CRS, GRI


Jeane Sullivan, CRS, GRI


Anne Kruse, GRI

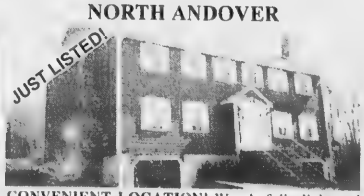

Marcia Druth, CRS, GRI

ANDOVER



TERRIFIC VALUE! Spacious 4 room Condo in wonderfully private setting — patio off entertainment sized living room, 2 large bedrooms, pool nearby! Minutes to town and highways!
Call 475-2201 **$95,900**

NORTH ANDOVER



CONVENIENT LOCATION! Wonderfully light and airy 3 bedroom Townhouse, on a quiet dead-end street, offering a traditional floorplan, with fireplaced living room, formal dining room opens to deck, European kitchen and garage too! A must see on today's market!
Call 475-2201 **$137,500**

NORTH ANDOVER



NEAR TOWN & SCHOOLS! Charming older Colonial — French doors lead from entry way to lovely living room with bay window, dining room with built-in china cabinet, 1st floor laundry and half bath, 3 sunny bedrooms and full bath upstairs, fenced yard and more add up to a terrific value!
Call 475-2201 **$155,000**


Natalie Bradley, GRI


Kathy Lano


Arlene Santangelo, GRI

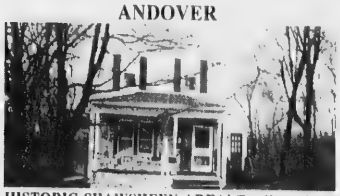

Terry McAnally, CRS, GRI


Lynne Cox, CRS, GRI


Sally Factor Bergman, CRS, GRI

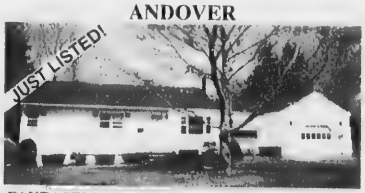

Barbara Sullivan

ANDOVER



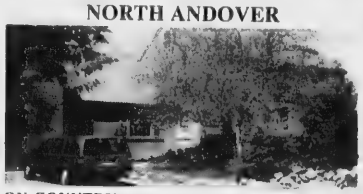
HISTORIC SHAWSHEEN AREA! Totally updated Colonial with new addition and beautiful gunite pool! Big country kitchen with fireplace, French doors off foyer lead to lovely living room, 3 bedrooms - 20' fireplaced master bedroom with cathedral ceiling & whirlpool tub! Near town, shopping & highways!
Call 475-2201 **$174,900**

ANDOVER



FANTASTIC WALK TO TOWN VALUE! Fresh, bright and very appealing 7_ room Ranch with beautiful hardwood floors, fireplaced living room, spacious first floor family room plus lower level play room, oversized garage and more in this most sought after location!
Call 475-2201 **$179,900**

NORTH ANDOVER



ON COUNTRY ACRE with magnificent views and almost 3,700 sf of living space! Very special 12 room Colonial with private 3 room suite over garage, wide pine floors, 4 beautiful fireplaces, country kitchen and private yard with inground pool!
Call 475-2201 **$284,900**

ANDOVER



SANBORN SCHOOL AREA! Fantastic home for your family in "Carriage Chase" neighborhood! Sunken fireplaced living room, screened porch off family room and 4 spacious bedrooms are just a few of the great features in this beautiful center entrance Colonial!
Call 475-2201 **$314,900**

NORTH ANDOVER



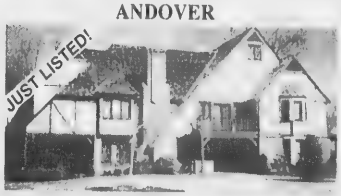
ON FAMILY CUL-DE-SAC! This elegant and spacious custom built Colonial has 3,800 sf with entertaining and living space galore! Open foyer, oversized cherry kitchen, fireplaced family room with wet bar and fireplaced master suite with cathedral ceiling! Many extras, in move-in condition and convenient to Route 114!
Call 475-2201 **$405,000**

ANDOVER



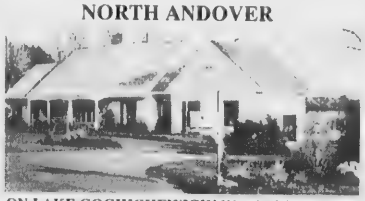
ALMOST READY - Fantastic brand new 3,400 sq. ft. Hip Roof Colonial on an acre+ lot with lots of trees! Farmer's porch, fireplaced family room with French doors to 4 season Florida room, library, exercise room, 3 car garage...OUTSTANDING QUALITY & DESIGN!
Call 475-2201 **$419,000**

ANDOVER



MAGNIFICENT TUDOR on most elegant cul-de-sac abutting Indian Ridge Country Club! Over 5,700 sf of quality living space, gracious marble foyer with bridal staircase, massive gourmet kitchen, 2 fireplaced family rooms, richly paneled custom library with private bath and entrance, central air & vac, 3 car garage and over an acre of landscaped grounds! A spectacular property!
Call 475-2201 **$749,000**

NORTH ANDOVER



ON LAKE COCHICHEWICK! Wonderfully spacious custom built Cape at end of private cul-de-sac! Open floorplan with large living room and dining room, eat-in kitchen is open to the fireplaced family room, solarium, 1st floor master bedroom or study with full bath, private guest/in-law area, sauna, huge deck & spectacular water views! A rare find, not to be missed!
Call 475-2201 **$789,000**

NORTH ANDOVER



GRACIOUS BRICK COUNTRY ESTATE ON 3+ PRIVATE ACRES, with pond and impeccable landscaping, in a prestigious neighborhood off Great Pond Road. Only the finest custom features are found throughout this breathtaking 7,000 sf residence. Elegant 2 story foyer with free standing circular staircase, exquisite formal living room, state-of-the-art kitchen opens to large family room, king sized 1st floor master suite, private sound proof media room, 4 spacious bedrooms, 4 full & 2 half baths, 10' ceilings...outstanding in every way!
Call 475-2201 **$1,600,000**

CALL 475-2201

An Affiliate of GENESIS Relocation Services


Debbie Kelso, CRS, GRI


Maureen Keller, GRI


Bernadette Gibson, GRI


Rhonda Goff CRP, Relocation Director


Marj Butland, CRS, GRI


Dodie Gemmell


Deb Drake, GRI


Phyllis Rock


Gretchen Papineau

Andover • Boxford • Methuen / Haverhill • Topsfield

Youths may request July Special Town Meeting

Christine Anderson, Andover High senior and a member of the Andover Youth Council, told selectmen Monday night that the council is continuing to pursue the creation of a teen center and hopes to bring a new proposal, or a revamped version of the previous proposal, to a Special Town Meeting, possibly as early as July.

Ms. Anderson said the Youth Council is taking the advice of Town Meeting, which turned down the previous proposal earlier this month, and is working with various town boards and officials in preparing the new proposal.

She said the Youth Council still believes Recreation Park is the best site for the center, but that they are looking at other areas as well.

Other board business

Cable contract hearing May 10

Residents who would like to make suggestions to, air complaints about, or compliment the services of TCI Cablevision, the town's cable-service provider, can do so during a public hearing scheduled for Wednesday, May 10, at 7:30 p.m. in town offices.

The hearing is part of the process TCI must go through as part of the application for renewal of its contract with the town.

Buzz Stapczynski, town manager, Monday night encouraged residents who cannot make the hearing to put their comments in writing and mail them or drop them off at town offices prior to the hearing. Comments should be addressed to the attention of John Dempsey, Cable Advisory Committee chairman.

Vincent Chiozzi boardwalks

Vincent Chiozzi, School Building Committee member, will leave that position to serve as a member of the town's Planning Board. Mr. Chiozzi was appointed by Mr. Stapczynski Monday night and wasted no time getting started in his new position, serving as an acting member of the Planning Board at its meeting Tuesday.

It was unclear this week when Mr. Chiozzi would resign from the School Building Committee, but he said Tuesday night that his term on that committee is up next month anyway.

Walk, run or bike this way – or that

Selectmen approved two walk-a-thons in town for the same date next month, Sunday, May 21. The Andover Quota Club and the Lawrence Lions Club will each organize 5-mile walks that day.

The board also approved plans for the annual Sheila Brodie Zetlan 10k Memorial Road Race, to be held in West Andover beginning at 1 p.m. on Sept. 17.

And selectmen approved plans for the New England Cycling Federation bicycle race at Phillips Academy on Sunday, May 7. The bike race will be held from 1-5 p.m, and will involve closing part or all of Old Campus Road, School, Central and Phillips streets.

Appeal for cooperation

Donal Coleman, of 91 High St., complained to selectmen Monday night about Mr. Stapczynski's handling of a number of issues related to a two-house subdivison at 88 High St.

The Conservation Commission approved plans for the subdivision and residents subsequently filed an appeal to that decision. Mr. Coleman said that Mr. Stapczynski has prevented town employees – including planners and the conservation agent – from cooperating with neighbors in the appeal. He said the manager instituted a "gag order" on employees relating to the issue. Mr. Coleman said town counsel, at Mr. Stapczynski's direction, is fighting a subpoena for town employees' testimony. He also accused the manager of not keeping neighbors informed about the progress of the development.

"Buzz is not cooperating whatsoever," Mr. Coleman said.

"There's no gag order," Mr. Stapczynski said.

Mr. Stapczynski told selectmen he was not prepared to answer the other charges and that he didn't feel it was proper to discuss pending litigation in the open meeting. He also said the DEP is overseeing the progression of the development.

Selectmen set goals

Selectmen Monday night outlined their individual goals for what they'd like to see the board accomplish during the upcoming year.

Jim Barenboim wants to get started on construction of both the youth center and a senior center.

Gerald Silverman said those are both the number-one priority for him, but that he'd also like to see the establishment of a business/industrial advisory group made up of local chief executive officers and others to help market Andover to businesses.

Mr. Silverman's third priority was getting the addition of new playing field under way.

Barry Finegold, newest member of the board, said his priority is board members being more accessible to residents, including possibly setting up office hours. His second goal is for the board to take a more active leadership role in the community, and he cited a lack of leadership at Town Meeting as an example of what he wants to improve.

He also said he wants to take a hard look at the tax rate.

"I really do believe we can find ways to do more with less," Mr. Finegold said.

William Downs said he wants to retain a reasonable tax rate, and for the town not to spend up to the levy limit under Proposition 2½. He also wants board members to strive to follow the town charter "to the letter of the law."

He wants to continue making progress on the town infrastructure, and for better communication between various officials. And he wants to review the authority of officials.

Larry Larsen also set the implementation of a youth center and a senior center as his priority. He also wants to form the Business/Industrial Task force or commission to market the town. And he wants to create an environment in which people can feel at home in town.

ANDOVER CHIMNEYS
NEW ROOFS · ALL TYPES OF MASONRY
Brick, Block, Stone, Cement · Repair Specialist
CHIMNEY . . .
Cleaning • Repairing • Rebuilding • Siliconing • Pointing
Cap Installation / Est. 1971
FREE ESTIMATES – FIND US FAST IN THE YELLOW PAGES
683-5139 Anytime

DOYLE LUMBER
Andover's
PROPANE
FILLING STATION
$8.00 / 20 Lb. TANK
43 River Road, Andover
688-4099

New England Floor Covering
Specializing in cleaning fine quality oriental and braided rugs and area rugs
20% off all cash & carry cleaning
Pick up and delivery available
2 Osgood Street, Methuen, MA
(Corner Broadway, Rte. 28)
(508) 683-1060

CARL FITZGERALD, Inc.
BUILDING and CONTRACTING
Since 1958
475-3062
ANDOVER MA
License # 108379

J.W. WATSON, JR., INC.
43 LOWELL JUNCTION RD., ANDOVER
475-3262
• Underground Tank Removal
• Licensed Tank Installations
• Septic System and Sewer Repair and installed
• Commercial and Residential Paving
★ 10 Years In The Oil Tank Removal Business ★
Fully Licensed & Insured • Family Owned & Operated Since 1952

JAFFARIAN
VOLVO • TOYOTA
312 RIVER ST., HAVERHILL, MA
(EXIT 49 OFF 495)
508-372-8551
800-352-8551
HOURS: M-Th 8:30-8 p.m. Fri 8:30-7 p.m. Sat 8:30-5 pm
NH Residents: No Sales Tax

WILDWOOD NURSERIES, INC.
Family Run Business for Over Thirty Years
John, John III, David
• SPRING CLEANUPS •
Screened Loam
Pine Bark Mulch • Hemlock Bark Mulch
SEE OUR SPECIALS ON PAGE 52
• Free Estimates On All Your Landscape Needs •
475-2264

Rockingham
TOYOTA • DODGE • NISSAN
ROUTE 97, MAIN ST.
SALEM, N.H.
603-893-3525
We Will Beat Any Bonafide Deal

Mark R. Couture
Asphalt Paving
475-6827
• Installation of new driveways
• Reconstruction of old driveways
• Walkways and parking lots
Fully Insured

Buying OR Selling

The Prudential Howe Real Estate
4 Punchard Ave., And.
MARTHA ERDEM
475-5100

BARK MULCH
PINE MIX Freshly Ground RED HEMLOCK
• Screened Loam • Stone • Sand
Immediate Delivery • Guaranteed Load Size
Peter Breen
Serving the Andovers Since 1972
687-7774

Painting Improvements

Wm. LAWRIE
Interior & Exterior
PAINTING
WALLPAPERING
Call: 475-0924

INVESTMENT QUARTERLY

You're 45. You haven't saved. Will you be able to retire at 65?

ANDOVER TOWNSMAN

April 27, 1995

Equity funds stage strongest quarter in more than two years; Lipper Growth Fund Index hits all time high

General equity funds surged an average 7.16% in the first quarter of 1995, according to Lipper Analytical Services, rebounding sharply from last year's flat performance and putting in the strongest increase since the fourth quarter of 1992. Among domestically invested funds, gains were widespread as every U.S.-focused investment objective moved higher except real estate.

"We're in a period of lower interest rates, increasing money supply and good corporate earnings," said A. Michael Lipper, president of Lipper Analytical Services. "All these factors are driving stock prices higher but, perhaps most important, we've had a number of shocks to the system and still the market hasn't gone down.

"The internal structure of the market appears to be stronger than a lot of people expected."

The Lipper Growth Fund Index reached a new record high during the first quarter, gaining 7.23%. The Index has now risen for almost four and a half years without a 10% correction, moving 95.02% higher since Oct.11, 1990. This is the longest expansion in the Index's 35-year history and its duration makes analysts wonder how much further the bull market can run.

Indeed, the first quarter rally contains at least one important characteristic suggesting a market of disbelief. The strongest general equity group was S&P 500 Index funds which gained an average 9.59%. That was nearly double the return for the average small company fund which rose 5.57%. Investors often buy the big name, highly liquid securities found in the S&P rather than small stocks when they are concerned a rally will not last.

"Nothing lasts forever," notes Mr. Lipper. "We continue to be concerned with the length of the market's rise."

Overall, the strongest investment objective in the quarter was health/biotechnology which posted the only double-digit gain, rising 10.26%. The group was helped by the introduction of new products, continuing merger activity and the weakness of the U.S.dollar which made overseas earnings worth more when brought back to the United States in dollars.

Financial services also enjoyed a strong quarter, moving 7.93% higher. Lower interest rates helped the group's investments in both banks and securities firms.

Latin American funds, on the other hand, endured the most difficult quarter, dropping -30.38% as the Mexican peso crisis spread throughout the region. This is the second consecutive quarter the group has finished on the bottom and the fifth time in the last 12 quarters. Diversified emerging markets funds fell -11.22%.

Japanese funds also suffered losses, dropping an average -8.83%. Markets in that country were slowed by the strength in the yen which hurts exporters and by weakness in the financial sector. Two credit unions declared bankruptcy and other institutions had to deal with the repercussions of the proposed merger between the Bank of Tokyo and the Mitsubishi Bank which would create the world's largest bank.

The divergence between international and U.S. invested funds is striking, while virtually every domestic fund group rose during the quarter, almost every international objective fell except European and global funds. The average European fund gained 2.37%, while global funds, which can also invest domestically, moved 0.04% higher. The split is extremely rare. Over the last 35 years, domestic and international funds have gone in different directions during just one calendar year, 1992. One would suspect, if historical patterns resume, either domestic funds would cool off or international ones would heat up or, perhaps, some combination of both.

Indeed, the first quarter rally contains at least one important characteristic suggesting a market of disbelief. The strongest general equity group was S&P 500 Index funds which gained an average 9.59%. That was nearly double the return for the average small company fund which rose 5.57%. Investors often buy the big name, highly liquid securities found in the S&P rather than small stocks when they are concerned a rally will not last.

JORDAN J. BURGESS
Financial Advisor



Personal & Business Investment Review Investment Management Financial Planning

15 Railroad Street
Andover, MA 01810

(508) 475-6992



JUDEE GIARRUSSO, Vice President & Investment Executive with Tucker Anthony Incorporated, has over 18 years of experience in the investment business and is a licensed broker with the New York Stock Exchange. A Merrimack Valley native, Judee focuses on providing her clients with the best possible investment advise and service. Whether you're interested in the safety and guarantee of principal that U.S. Treasury bonds offer, tax-free investing with municipal bonds, retirement planning to secure your future, or the many other investment opportunities Tucker Anthony offers, Judee is available to help plan an investment strategy in line with your financial objectives.

For a free financial consultation call
JUDEE GIARRUSSO AT 508/475-5345.

TUCKER ANTHONY INCORPORATED
100 BRICKSTONE SQUARE
ANDOVER, MA 01810

Tucker Anthony
SERVING INVESTORS SINCE 1892

Member New York Stock Exchange and other principal exchanges. Member SIPC.



Shawmut Mortgage

Jim Bailey, *Mortgage Originator*

Announces The Opening of our

Mortgage Sales Office
at the Andover Center Branch

68 Main Street, Andover • (508) 749-3672
Feel free to call or stop by

EQUAL HOUSING OPPORTUNITY

ANDOVER TOWNSMAN

Investment Quarterly is a publication of the Andover Townsman and the Andover Publishing Company
33 Chestnut St., P.O. Box 1986, Andover, Massachusetts 01810
Phone: (508) 475-1943 • Fax: (508) 475-5731

Irving E. Rogers, Jr. Publisher
Michael A. Masessa, Jr. Business Manager
Donald P. Schwanekamp Advertising Manager
Jessica Price Production/Marketing Coordinator
Pauline Fontaine Advertising Representative
Carol Glidden Advertising Representative

Section editing, layout and design by Jessica Price

The information in *Investment Quarterly* has been compiled from sources believed to be reliable, but its accuracy is not guaranteed. It is intended for general information purposes and does not constitute an offer to sell or solicitation to buy securities. *Investment Quarterly* is not engaged in the rendering of legal, accounting or other professional services and disclaims any personal liability, direct or indirect, for recommendations or information presented herein. No information or recommendation appearing in this publication should be acted upon without professional advice. All rights reserved Reproduction in whole or in part without written permission is prohibited.

ICI: Financial services restructuring must maintain investor confidence

As Congress considers legislation to shape the U.S. financial services industry for the next century, it must take steps to maintain high levels of investor confidence in mutual funds and the securities markets, a trade group that represents the nation's mutual funds and other investment companies told a Congressional panel.

Matthew P. Fink, president of the Investment Company Institute, told the House Subcommittee on Capital Markets, Securities and GSEs that if Congress decides to act on financial services reform legislation, it should be guided by four fundamentals:

- Revise the Glass-Steagall Act to grant banks full securities powers.
- Amend the Bank Holding Company Act to allow for a full "two-way street" that permits securities firms to enter the banking business.
- Give the Securities and Exchange Commission full and primary jurisdiction over bank securities activities.
- Amend the Investment Company Act of 1940 to provide uniform treatment for all mutual fund shareholders, regardless of whether they invest through a securities firm or through a bank.

Perhaps the most significant change in the nation's financial markets has been the shift from bank and thrift loans to the capital markets as a source of financing for business, households and government, Mr. Fink said. The growth of mutual funds has been part of that movement.

The shift, Mr. Fink pointed out, has been the result of positive, fundamental economic forces that have increased the efficiency of the financial system and lowered the cost of financing American enterprise. But the shifting financial landscape has not harmed the banking industry because banks have become active participants in the capital markets.

And the growth of mutual funds has made them an important source of capital: for businesses that issue equity and debt; state and local governments that issue municipal bonds; and for homeowners who benefit from a greater availability of financing because of securitized mortgage loans.

Although many factors have played a part in the growth of the mutual fund industry in recent decades, the most important is the public's confidence in mutual funds. That confidence is the result of the stringent regulatory environment in which mutual funds operate, and that is why all mutual fund activities, whether conducted by an investment counseling firm, a broker-dealer, an insurance company, a bank, or any other entity, should continue to be regulated by the SEC under federal securities laws, Mr. Fink said.

The Investment Company Institute is the national association of the investment company industry. The Institute's members include 5,510 mutual funds, 471 closed-end investment companies, and 12 sponsors of unit trusts. The Institute's mutual fund members have assets of $2.2 trillion, accounting for about 95% of total industry assets, and serve more than 38 million individual shareholders.

Give banks full mutual fund powers, institute says

Congress should eliminate the remaining barriers to banks' full participation in the mutual fund business, affirm the Securities and Exchange Commission's primary authority over banks' mutual fund activities, and, at the same time, establish competitive equality between banks and securities firms by amending the Bank Holding Company Act to allow securities firms to enter the banking business, Investment Company Institute President Matthew P. Fink said recently.

Testifying before the House Committee on Banking and Financial Services on the "Financial Services Competitiveness Act of 1995" (H.R. 1062), Mr. Fink pointed out that, although the bill contains provisions the Institute strongly supports, it does not address the important additional need to establish a "two-way-street" for securities firms wishing to enter commercial banking. Under H.R. 1062, securities firms would only be able to acquire insured banks by divesting their non-financial businesses within five years. "This approach would introduce a clear competitive inequity," he said. "All banks could enter the securities business, but many of the nation's securities firms could not enter the banking business."

Mr. Fink expressed the mutual fund industry association's support for those provisions which would

Continued on page 6

REAL ESTATE & CONSTRUCTION LOANS · EQUIPMENT LOANS · INTEREST RATE CAPS · LINES OF CREDIT



YOU HAVE TO WONDER WHAT THEY KNOW ABOUT SMALL BUSINESS.

Shiny fixtures. Large slabs of stone. The faces on some of their employees can leave you cold.

Big banks are often impersonal. Especially for small business customers. But Andover Bank understands small businesses, first hand. Our commercial banking services were created with your needs in mind. Our Sweep Account automatically puts excess checking account money into higher-interest accounts. The Business Manager account turns receivables into cash quickly. And when you need new or updated equipment, we have loans to help. Whatever your business needs, you'll find answers here. Literally. Down the street.

And you'll find friendly people, who are ready to help. Because, personally speaking, we think that's the best way to do business.

Andover Bank
(508) 749-2334

Andover *Lawrence* *Methuen* *North Andover* *Tewksbury*

Member FDIC/DIF

SWEEP ACCOUNT · BUSINESS MANAGER · PAYROLL SERVICES · COMMERCIAL CHECKING

Strong rebound for bond funds, best quarter since 4Q 1991

Thanks to falling interest rates, bond funds rebounded sharply in the first quarter of 1995, according to Lipper Analytical Services. Every investment group except one finished higher in total return with the average long-term taxable fund gaining 3.97% versus a loss of -0.22% in the fourth quarter last year.

Tax-exempt funds did even better. The Lipper General Municipal Bond Index gained 7.98% this quarter, as continued demand and a short supply pushed prices higher and yields lower. The amount of new municipal paper coming to market has slowed considerably after the rush of a couple of years ago, while investors are still apparently seeking tax-free income.

Stronger performance is also bringing back investors. Roughly $1 billion moved into bond funds in February versus an outflow of more than $2.5 billion in the same month a year ago.

A rebound in California was especially strong. The Lipper California Municipal Index gained an equity like 7.78% during the first quarter, making it the top performing bond objective. The group suffered late last year after Orange County declared bankruptcy. Portfolio managers say a bounce was to be expected because the sell off last December was overdone.

Stronger performance is also bringing back investors. Roughly $1 billion moved into bond funds in February versus an outflow of more than $2.5 billion in the same month a year ago. For both January and February of 1995, however, net new cash flow is still down almost $3 billion.

The weakest bond groups in the quarter were short world multi market and adjustable rate mortgage funds. Both groups suffered minor principal losses (which excludes interest payments) while the short world group was the only one with a negative total return. A number of the world funds hold Mexican securities or so-called Brady bonds which continued to encounter rough sailing while the adjustable rate funds hold paper which did not reset interest rates as frequently as market yields changed.

	1995 Total Return	Rank/ No. of Funds	1994 Total Return	Rank/ No. of Funds	1993 Total Return	Rank/ No. of Funds
Short U.S. Govt.						
Woodward:Intmdt Bd;Rtl	5.94%	2/136	-6.41%	106/109	8.40%	5/74
Fundamental:Govt Strat	1.88%	130/136	-25.56%	108/109	8.15%	8/74
Piper Fds:Instl Govt	6.28%	1/136	-28.35%	109/109	15.61%	1/74
Average of all Short U.S. Govt. Funds	3.23%		-1.69%		6.06%	
U.S. Mortgage						
Piper Fds:Govt Income	6.51%	3/66	-9.09%	53/56	9.94%	7/40
Monitor:Mtge Sec;Tr	9.49%	2/66	-24.59%	54/56	12.89%	1/40
Monitor:Mtge Sec;Inv	9.58%	1/66	-24.79%	55/656	12.72%	2/40
Managers:Intindt Mtge	5.24%	11/66	-25.97%	56/56	11.65%	3/40
Average of all U.S. Mortgage Funds	4.62%		-4.04%		7.40%	

Last year's D word had a bounce in the first quarter of 1995. Falling interest rates helped a number of funds owning derivative securities rebound after well publicized troubles in 1994. The table shows their contrasting performances.

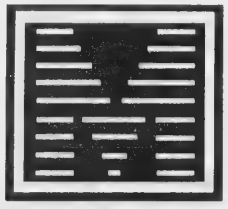
Most of the "radio active" derivatives which hurt funds in 1994 were camouflaged as mortgages, often CMOs. Today's announcement of a major bank withdrawing from the CMO market is another indication of the declining size of the market. Funds which own mortgage-type securities have seen their total net assets drop from $152.5 billion at the end of 1993 to $110.4 billion at the end of February of this year.

"While liquidity may continue to dry up, making pricing more difficult, the opportunities to find bargains could be worthwhile for the patient fund investor," said A. Michael Lipper, CFA, president of Lipper Analytical Services.

Now that the '94 Tax Deadline has come and gone, Are you saying it again? "I paid more in taxes than I should have."

DON'T LET IT HAPPEN AGAIN IN 1995!

At Moody, Cavanaugh and Company, we have always taken the position that sound aggressive tax planning is the mechanism necessary for maximizing cash flow - cash flow needed to make sound investment decisions. Keeping up with tax law and its impact on investing has become an increasingly complex task. At Moody, Cavanaugh and Company, we know how to help you get the most from your money, and reach your financial goals!



Moody, Cavanaugh and Company
Certified Public Accountants and Consultants

793 Turnpike Street
North Andover, MA 01845-6120
(508) 688-2081 (800) 244-2081

Real life, real answers®

John Hancock
Financial Services

Merrimack Valley Agency will be sponsoring a free Educational Workshop on Smart Ways to Save for Retirement: Understanding Variable Annuities
A Satellite Seminar with Panelist:
R. Theodore Benna, President, 401(k) Association.
The inventor of the 401(k) savings plan.
I. William Brimacombe, President, Financial Security Corporation.
An educator, Syndicated columnist and author.
Samuel Otis, Vice President, Independence Invest Associates.
Mr. Otis's' company manages investments for many of the largest public & private pension plans.

They will offer discussion on issues such as
- The retirement nest egg you'll need
- The outlook of social security and private pensions
- How to make the most of your 401(k) plan
- Five strategies for investment success
- Using the power of tax-deferral
- Understanding variable annuities Discover what they really are, why they're so popular, and whether they're right for you.*

Space is limited, call and reserve your place today! We look forward to hearing from you.

R.S.V.P. 1-800-257-4357 (Ext. 180)
DATE: Tuesday, May 9, 1995
TIME: 7:30 P.M.
PLACE: Andover Marriott, 123 Old River Road
Andover, MA 01810

Expand IRAs to boost national savings, mutual funds advise

Expanding the accessibility of Individual Retirement Accounts to more American families is the best way for Congress to boost national savings and help families better prepare for retirement, a top representative of the mutual fund industry said recently.

Speaking for the Investment Company Institute, John Brennan, president of the Vanguard Group of mutual funds, warned that without government action to spur savings and investment, the future will be bleak for tomorrow's retirees.

"The Institute strongly believes that the best policy response is legislation to enhance individual retirement saving," Mr. Brennan said. "We believe IRA options that are easy to understand and consistently maintained can, and will, increase personal saving and help alleviate this coming national crisis."

Mr. Brennan added that the ideal way for Congress to promote savings through an expanded IRA would be to enact a measure that combines the features of the proposed American Dream Savings Account, included in the GOP's "Contract With America," along with different proposals from members of Congress and the White House. He said a combination of the plans would offer Americans the widest possible choice among IRA vehicles.

Mr. Brennan said the IRA should be expanded because individual and family savings are "simply not keeping pace with future needs and the prospects are unsettling." He said government studies project the Social Security system to have a negative cash flow by the year 2013 and that there will be only 2.7 people in the workforce for each person over the age of 65.

Mr. Brennan said academic evidence supports the conclusion that IRAs increase savings overall and also spur new savings. He said that is a major reason why the financial services industries are strongly urging Congress to expand the IRA.

"This indeed may be the clearest and most compelling testimony of all," Mr. Brennan said. "What it is saying is that the investment and money management firms in the nation – including many household names like Merrill Lynch, Fidelity, IDS, T. Rowe Price and Vanguard – are convinced that expanding the IRA will significantly increase net saving by encouraging people to save more and over longer periods of time."

Financial security – not just a dream

Financial Freedom. What do those words mean to you? To the overwhelming majority, it simply means being independent enough to not have to worry when the monthly bills are due. It means being able to develop a savings plan that will allow you to live comfortably today and retire in dignity tomorrow.

The key is to get started today everyone can afford to save, in fact, no one can afford not to. According to experts at Primerica Financial Services, a financial marketing organization, implementing a solid financial game-plan is not as complicated as some may try to make it. Even if your income stays the same, you can free up "hidden assets" and become more financially secure by employing a few simple, yet powerful money management principles:

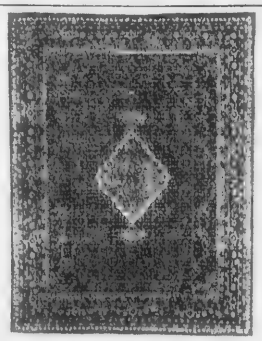
• **Start a monthly savings plan:** Make a commitment to save a certain amount every month and "pay yourself first," preferably by investing in a quality mutual fund. Financial experts agree that mutual funds are one of the best investments for long-term growth – they offer both professional management and diversification, while affording the average investor the same advantages normally reserved for Wall Street experts. Give yourself an extra edge invest a set amount monthly and "dollar-cost average" your fund purchases. Finally, don't forget the power of the Individual Retirement Account. Your IRA investment will grow and compound tax-deferred, and, depending on your income level, your contributions may also be at least partially tax-deductible.

• **Protect your assets today:** Beyond the emotional pain, the loss of a breadwinner can devastate a family's financial future. Leading consumerists agree that inexpensive term life insurance (which offers pure protection) is the best buy. Term coverage generally costs five to 10 times less than cash value policies (which include a "savings" element that has generally offered a low rate of return). Life insurance should be bought as protection, not as an investment, and term protection is by far the best value.

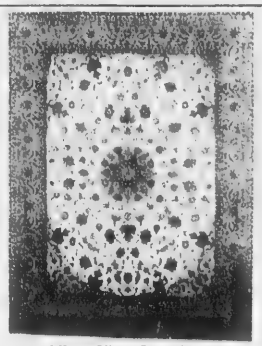
• **Consolidate debt:** The average American household owes $15,000 in high-interest consumer debt – not counting mortgages. If you find your

Continued on page 7

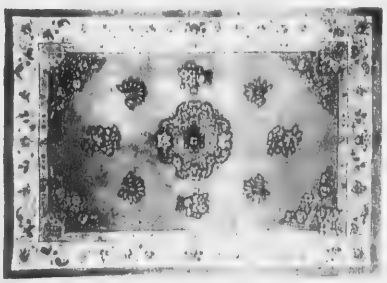
WE SEARCHED THE WORLD OVER FOR THESE RUGS. YOU JUST HAVE TO FIND US.



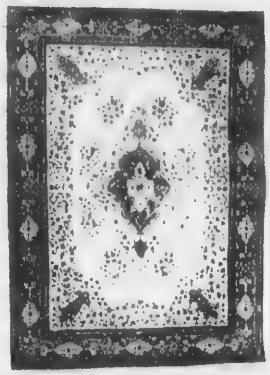
India Bidjar
Extra Fine Quality



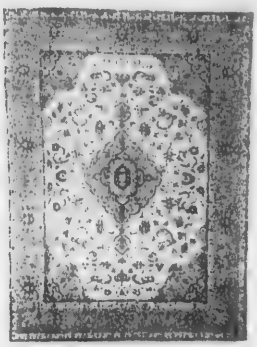
Ultra Fine Persian
Design from Pakistan



Chinese 90-lines
Super 5/8



Fine Quality Kerman From India



Extra Fine Persian Design
From India

The Oriental Rug Centers at

PAINE FURNITURE

WE NOW CLEAN & REPAIR ORIENTAL RUGS.

SEE US FIRST

DANVERS
29 Andover Street (Rte. 114)
508-777-2929

HOURS: Mon., Thurs., Fri. 10-9; Tues., Wed., Sat. 10-6; Sun. 12-5

Personality impacts ability to save

What is your savings quotient?

How would you describe yourself when it comes to saving money? Do you spend like there's no tomorrow or do you always set aside something for a rainy day? A new study shows that personality traits can influence how individuals approach financial planning and retirement saving.

According to the research, which was conducted by the non-profit Public Agenda Foundation in collaboration with the Employee Benefit Research Institute, there are different personality traits that drive the way most people confront money issues. To find out your personality type, answer the following questions.

1. Which statement best describes your views about retirement?

a) I have the discipline and savings habits necessary to regularly put money aside for my retirement.

b) I'd like to save for my retirement, but I simply do not make enough money to do so.

c) Retirement seems so far off in the future that saving for it just doesn't seem as pressing as other things I need to save for.

d) I don't want to worry so much about retirement that I end up not enjoying life now.

2. Which statement best describes your views on financial matters and planning for the future?

a) I am a careful planner, always looking ahead to the future.

b) Every time I start getting my financial affairs in order, some unpredictable expense comes up and sets me back.

c) I'm not going to worry about how to finance my future; it will basically take care of itself.

d) I waste too much money buying things I don't really need on the spur of the moment.

3. Which statement best describes your attitudes about saving money for the future?

a) I know what I need to do to prepare financially for my retirement.

b) I have to pay so much in taxes that it is difficult for me to plan and save for my retirement.

c) I don't worry about saving enough for my retirement because I might not even live long enough to enjoy it.

d) Instead of saving, it often feels like the more I make, the more I spend. When I get a salary increase or have extra money, it just seems to disappear.

Scoring system:

Which letter did you choose the most? If you have two or more "a" answers, you are probably a "planner." A cluster of "b" responses indicates a "struggler," "c" answers a "denier" and "d" answers an "impulsive" personality type. The following explains each category.

• **Planners** – Representing 21 percent of the population, planners are in control of their financial affairs and are more likely than other personality types to adhere to a household budget. The planners learned the value of a dollar in childhood and carried their disciplined financial habits into adulthood.

• **Strugglers** – Representing a quarter of all Americans, strugglers are often beset by financial difficulties and uncertainty. Every time they feel as if they have a few dollars saved, some unpredictable expense seems to arise. They have a real desire to plan for retirement, but feel that between taxes, expenses and paltry salaries, they simply can't afford to save enough money.

• **Deniers** – About 19 percent of Americans are in denial over their future retirement needs. In general, deniers don't like to think about retirement because their golden years are so far away and there are other, more pressing concerns. Deep down, they think that their retirement financing will somehow take care of itself.

• **Impulsives** – Driven by immediate gratification, impulsives are too focused on spending money to think about retirement saving. The 15 percent of the population that comprises this group has a cavalier, live-for-today attitude. The more money they earn, the more they spend. Saving for future needs isn't a priority.

This personality trait information is included in the Public Agenda Foundation study "Promises to Keep: How Leaders and the Public Respond to Saving and Retirement." This savings quiz was created by Fidelity Investments, a provider of retirement plans and sponsor of the Public Agenda study.

Consumer-friendly mutual funds

Why you are investing and *when* you will need the returns are two questions you should ask yourself each time you invest. They can set the stage for simple, successful mutual fund investing.

According to staff members at Alliance Capital Management each of your investments will fit into one of three mutual fund categories:

1. Income (Bond) Funds which provide a level of monthly income.

2. Tax-exempt (Municipal Bond) Funds, which provide income that is free from federal (and, in some cases, state and local) taxes.

3. Equity (Stock) Funds which provide growth of capital needed to accomplish major life goals such as retirement planning, college funding, and home ownership.

Which funds you select within each category will depend on your answer to when you will need your money. Alliance's Six Point Guide to investing is available free by contacting your investment broker or Alliance Capital at 1-800-843-4426.

Give banks full mutual fund powers ...

Continued from page 3

allow bank affiliates to sponsor and underwrite mutual funds and would affirm the SEC's primary authority to regulate bank mutual fund activities. "This would reduce regulatory inconsistencies, duplication by different regulators, and unnecessary burdens placed on banks," he said. In addition, the Institute supports provisions that would urge the SEC and the federal banking agencies to coordinate their oversight of bank mutual fund activities.

The Institute supports the elimination of the remaining restrictions on bank mutual fund activities under the Glass-Steagall Act of 1933. The Federal courts and the Federal banking agencies have allowed most banks to engage in most mutual fund-related activities. "The remaining restrictions under the Glass-Steagall Act are increasingly perceived as statutory vestiges that serve no useful purpose," Mr. Fink said.

Mr. Fink commended the approach to competitive equality taken by H.R. 814 the "Depository Institution Affiliation Act of 1995." Under that bill, a financial services holding company would be permitted to own banks, securities firms, insurance companies, real estate companies, or any other financial or non-financial company. Each financial services holding company subsidiary would be functionally regulated, he noted.

GUARANTEED INVESTMENT PERFORMANCE

18 Month CD	24 Month CD	36 Month CD
6.72% Annual Percentage Yield*	6.88% Annual Percentage Yield*	6.98% Annual Percentage Yield*

If you're looking for a solid return on your investment, look to Metropolitan Credit Union. You'll find a choice of federally insured, guaranteed rate CDs designed to meet your financial needs.

METRO
Metropolitan credit union
(508) 687-7968
215 South Broadway, Lawrence
Burlington • Chelsea • Framingham • Peabody
Member NCUA/MSIC • Equal Opportunity Lender

*Rates as of 4/10/95 and subject to change. Minimum deposit $500. A penalty will be imposed for early withdrawal.

A world of opportunity

Over the past several years, foreign mutual funds have been the darlings of investors. They offered the possibility of rocket-fueled returns at a time when U.S. interest rates were anemic and U.S. stocks appeared fully priced. Then emerging markets stumbled, the Mexican peso crisis took hold, China and Hong Kong grappled with uncertainty, Europe battled recession, and the Japanese bubble burst, leaving many investors questioning whether international investing was right for them.

"It would be short-sighted for investors to pull their assets back home and ignore over two-thirds of the world's investment opportunities," says Michael Gerding, portfolio manager for Founders Worldwide Growth Fund. "From where I sit, I see a world of opportunity."

Mr. Gerding should know. His fund is ranked number one out of 26 global funds for the five years ending Dec. 31, 1994, based on average total return, according to Lipper Analytical Services. (For the one-year period ending Dec. 31, 1994, it ranked 45 out of 91 funds.)

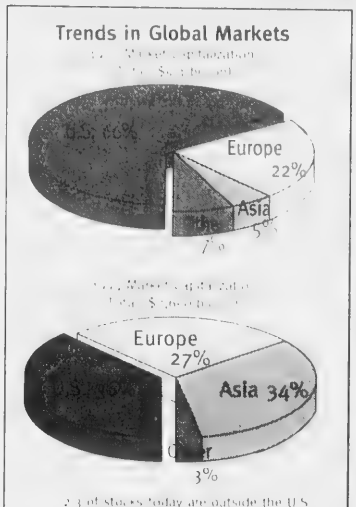
Dazzled by the 43 percent average returns on international stock funds in 1993, investors poured money overseas. But, 1994 was a shot of reality for investors. "Many people forgot that emerging markets are called emerging markets for a reason," says Mr. Gerding. "Now that things are settling down, investors need to be reminded why they were looking overseas in the first place."

Markets around the globe don't move in unison. Investors can be confident that when they buy into a variety of markets those markets will not necessarily move in lockstep. Some will head up while others will head down. Thus adding foreign securities to an investment portfolio can reduce overall volatility and may provide the potential for greater returns.

International diversification reduces risk. In fact, long-term studies show that a mix of international and domestic stocks outperforms both purely domestic and purely international portfolios and is less volatile than either. International investing also delivers the added benefit of diversifying currency risk outside the U.S. dollar.

Greater opportunities. Some of the best run companies are located outside of the U.S. Of the world's 100 largest corporations, only 28 are based in the United States. This means attractive opportunities abroad, even in seemingly mature industries. While most Americans recognize Anheuser Busch as a leader in the beer industry, few would recognize the name Quilmes. Quilmes, an Argentinean beer producer, is one of Latin America's largest beer producers and has one of the highest-rated management teams in the world.

The events of 1994 reminded investors of the special risks associated with foreign investing not generally associated with U.S. securities markets, such as currency fluctuations and economic and political change. Nonetheless, investors will see that international investing, when approached properly, continues to be the ultimate way to diversify a portfolio, spread investment risk and benefit from progress worldwide.



Based on year-end MCSI World Index weightings in U.S. dollars. Source: Morgan Stanley Capital International

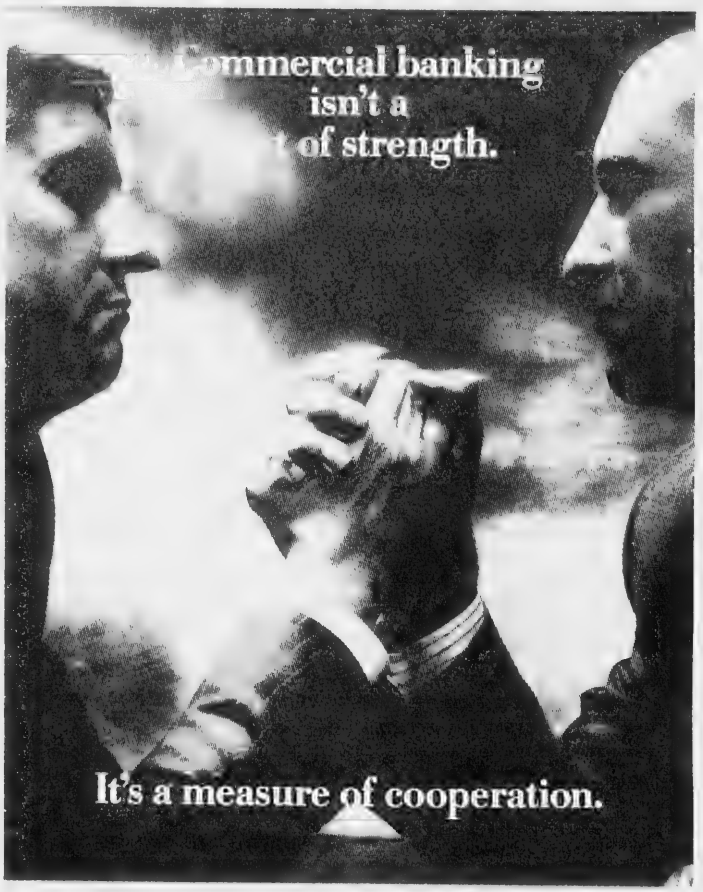
Some of the best run companies are located outside of the U.S. Of the world's 100 largest corporations, only 28 are based in the United States.

Financial security – not just a dream

Continued from page 5

bills are controlling you and not vice versa, consider taking out a home equity loan. This will not only simplify and reduce the amount of your payments, in many cases the interest is tax-deductible.

To order a free booklet on how to get started on the road to financial security, write to: Primerica Financial Services, 3120 Breckinridge Blvd., Duluth, Ga. 30199-0001, Attn.: Corporate Relations; or call (404) 564-6329 and request a free information kit.



Family means Business.

For a description of our financial products and services for your business, call for a copy of our Corporate Services brochure in Haverhill at 374-1911, ext. 191 or in Lowell at 454-2722.

See our ad in the NYNEX Yellow Pages.

FAMILY BANK

153 MERRIMACK ST., HAVERHILL, MA 01831 (508) 374-1911
45 CENTRAL ST., LOWELL, MA 01852 (508) 454-2722

When braving mutual funds, know thyself

By Jonathan Clements
Staff reporter of
The Wall Street Journal
Reprinted with permission of The Wall Street Journal
Copyright 1995 Dow Jones & Company, Inc. All rights reserved

Wimp or wild thing?

If you are like a lot of mutual-fund investors, you don't know how much risk you are taking with your portfolio. Yet risk should be a critical consideration for every fund investor.

You have to take some risk, by investing in stock and bond funds, if you are going to earn inflation-beating returns over the long haul. But if you take too much risk, you might panic during a market downdraft and end up selling your investments at fire-sale prices.

To figure out whether you are taking the right amount of risk, your best bet is to use some of the sophisticated analytical tools favored by investment experts and finance professors. But if you don't happen to have these tools lying around the house, try our five-step mutual-fund-risk quiz instead.

Begin by taking a close look at your asset allocation. That's the way you split your money among stock funds, bond funds, money-market funds and hard assets. This final category includes funds specializing in gold, energy and real-estate securities.

Your mutual-fund portfolio's short-term price swings, as well as its long-term results, depend heavily on your asset allocation. In fact, academic studies suggest that more than 90% of a portfolio's return is determined by its broad mix of stocks, bonds and cash investments such as money-market funds.

Want to ramp up your portfolio's long-run results? Cut back on bonds and money funds and boost your stock holdings. Indeed, if you're saving for retirement and you won't need your money for 10 years or more, a big helping of stock funds is probably a good idea. But investing in stocks also exposes you to sharp short-term market swings. As a result, you may want to favor money funds and shorter-term bonds if you think you'll need your money in the next few years.

After considering your asset allocation, take a look at your stock-market diversification. Owning stocks is risky, but you can reduce that risk by spreading your money across three broad sectors: large-company stocks, small-company stocks and foreign stocks.

Diversifying abroad is especially important, says Scott Lummer, a managing director at Chicago's Ibbotson Associates. He says investors could put a third of their stock-market money into foreign stocks, and still be well diversified. "Diversifying into small stocks also helps, but diversifying into international is a much bigger deal," Mr. Lummer argues.

Even if you own large, small and foreign stocks, don't get complacent, says Don Phillips, publisher of Morningstar Mutual Funds, a Chicago newsletter. You may own a small-stock fund, a blue-chip fund and a foreign-stock fund, but all three could be pursuing similar strategies.

"If you've got managers in those three sectors who are all overweighting technology or who are all overweighting health-care, you're not nearly as diversified as you think," Mr. Phillips says.

Next, examine your bond funds. Most bond-fund investors are big holders of high-quality U.S. corporate and government bond funds. But as investors found out in 1994, even these funds can suffer sharp short-term losses if interest rates rise sharply.

How can you reduce that risk? Consider buying high-quality bond funds that own short- and intermediate-term bonds, because these funds don't get hit so hard by rising rates. Also try diversifying your bond portfolio, so that you own not only high-quality bonds but also more exotic securities such as high-yield junk bonds and foreign bonds.

If you already own foreign stocks and you are looking to diversify your bond portfolio, consider skipping foreign bonds and instead buying a mix of U.S. high-quality bonds and junk bonds. A key advantage of foreign-bond investing is the currency diversification. But if you own foreign stocks, "you've already got that diversification benefit," Mr. Lummer says.

What about hard assets? Owning a gold, energy or real-estate fund may not do much for your portfolio's long-term performance. But when it comes to damping your portfolio's price swings, the impact can be significant.

When inflation is on the rise, stocks and bonds usually get hit hard. But rising inflation often bolsters the price of gold, energy and real-estate securities, thus providing some gains to offset the losses suffered elsewhere in your portfolio.

Peter Van Dyke, a portfolio manager with T. Rowe Price Associates, a Baltimore fund group, says you shouldn't put more than 5% to 10% of your entire portfolio into a hard-asset fund. If you are looking just for a diversification play, he reckons your best bet is probably a pure gold fund.

Gold funds tend to respond swiftly to changes in the inflation rate. Other hard-asset funds are more inclined to perform in line with the broad stock market, so that they are less effective in diversifying a stock portfolio. These other hard-asset funds, however, typically generate better long-run results.

Finally, watch for excessive concentration in risky funds. You are leaving yourself open to some gut-wrenching share price swings if you have more than 40% of your overall portfolio in small-company stock funds, aggressive-growth funds, foreign-stock funds, emerging-market stock funds, high-yield junk-bond funds, foreign-bond funds, emerging-market debt funds and sector funds, such as those specializing in health-care, gold and energy stocks.

Steve Janachowski, an investment adviser with San Francisco's Brouwer & Janachowski, says he would be especially careful not to bet too heavily on emerging-market stock funds, emerging-market debt funds, high-yield junk bonds and sector funds.

He says that these four funds taken together shouldn't account for more than 20% of your entire portfolio. "You can get really creamed in those sectors," Mr. Janachowski warns.

The risk quiz is designed for mutual-fund portfolios. What if you have other investments? You could apply the quiz to these other holdings, but be careful.

Consider treating guaranteed investment contracts as short-term bonds. Count your certificates of deposit and savings accounts as similar to a money-market fund. Score your individual stocks along with your stock funds; and your individual bonds along with your bond funds.

But remember that individual stocks and bonds are riskier than mutual funds, because you don't have the safety that comes from broad diversification. For instance, if you have much of your money in just one or two stocks, you are taking far more risk than if you had the same percentage of your portfolio in one or two stock funds.

How daring are you? Here's a quiz

The quiz below will help you get a handle on your mutual-fund portfolio's risk level. After you work through the five steps, tally your score and check the box on page nine to see where you stand.

- **Step one: How are your assets allocated?**

What percentage of your mutual-fund portfolio is in bonds and stocks? Exclude hard-asset funds, such as those that focus on gold, energy and real-estate securities.

Give yourself one point for every percent that is in stocks and half a point for every percent that is in bonds. For instance, if 56% of your portfolio is in stock funds and 22% is in bonds, you would get a score of 56 for the stocks and 11 for the bonds, for a combined total of 67.

- **Step two: How diversified are your stock funds?**

Deduct 10 points if your portfolio includes both foreign and U.S. stocks. If you don't own any foreign stocks but you are diversified across the U.S. market, with a mix of large-company and small-company stocks, subtract five points. But don't deduct any points if you have less than 30% of your total fund portfolio invested in stocks.

- **Step three: What bonds do you own?**

Subtract five points if you own high-quality bond funds that invest predominantly in short-term and intermediate-term securities. Also deduct a separate five points if you own any sort of high-quality bond fund and you have diversified into either high-yield "junk" bonds or foreign bonds. But don't subtract any points if you have less than 40% of your overall portfolio in bonds.

- **Step four: Are you invested in hard assets?**

Subtract five points if you own a fund specializing in energy, gold or real-estate securities.

- **Step five: How big are your bets?**

Add 10 points if more than 40% of your portfolio is in small-company stock funds, aggressive-growth funds, foreign-stock funds, emerging-market stock funds, junk-bond funds, foreign-bond funds, emerging-market debt funds and sector funds.

Add 20 points if more than 50% of your portfolio is in these risky funds.

If you are like a lot of mutual-fund investors, you don't know how much risk you are taking with your portfolio. Yet risk should be a critical consideration for every fund investor.

Even at 45, saving for retirement is possible if you know the trick

By Jonathan Clements
Staff reporter of
The Wall Street Journal
Reprinted with permission of The Wall Street Journal
Copyright 1994 Dow Jones & Company, Inc. All rights reserved

You're 45 years old. You've never saved a penny in your life. Yet you would like to retire someday.

Utterly hopeless? Not at all, I'm happy to report. While retiring is clearly a lot easier if you begin socking away money in your 20s and 30s, it is far from impossible if you do start late.

The trick? You have to save like crazy and invest heavily in the stock market, just like all the retirement guides tell you. But for those playing catchup, the key is to stay flexible on your retirement age and be prepared to invest aggressively even after you leave the work force.

"We always talk about the need to start early," says Steven Norwitz, a vice president with T. Rowe Price Associates, the Baltimore fund company. "But even late starters can achieve a reasonable retirement income if they pursue an aggressive investment program and show some ironclad discipline."

For proof, imagine you have just turned 45, you have no retirement savings, you won't get a company pension and you want to retire on your 65th birthday. How much do you have to save? First, we need to make some assumptions.

Let's suppose you'll need between 70% and 80% of your current salary – adjusted for any increases in the cost of living – to live decently in retirement. Thus, if you currently earn $50,000, your goal might be $37,000 in annual retirement income.

Social Security will get you part of the way there. For those who take their benefits starting at age 65, Social Security this year will pay a maximum of more than $13,000 to individuals and $20,000 to couples with a nonworking spouse. To keep things simple, let's assume you'll receive $12,000.

To get up to $37,000, you'll need another $25,000 a year, which will have to come from your retirement nest egg. Moreover, you don't want to run out of money before age 90.

Thus, during the next two decades, you need to accumulate enough savings so that you can withdraw $25,000 a year through a retirement that might last 25 years.

Finally, we have to make some investment assumptions. Let's say you keep 80% of your money in stocks and 20% in bonds until you retire, and that you earn returns that match the historical averages. After you quit the work force, you slice your stock position to 30% and bolster your bonds to 70%.



Result? I'm afraid it's not too encouraging. T. Rowe Price figures you need to save 21.5% of your gross salary every year between now and age 65. While that's not impossible, after a while you'd probably get sick of bologna sandwiches.

But don't give up hope. Instead, consider what happens if you change the assumptions slightly.

Suppose you stick with your job for a few extra years or work part-time in the early years of retirement. With many folks living well into their 80s, you could still end up with a very lengthy retirement. And by staying in the work force longer, you slash the amount you need to save. For instance, if you push back your retirement to your 67th birthday, you would need to save a more manageable 17.3% of your salary each year for the next 22 years.

On the other hand, you might really want to retire at 65. If that's the case, think about investing more aggressively after you leave the work force. If you're willing to hold a mix of 60% stocks and 40% bonds in retirement, you can trim your annual savings rate for the next 20 years to 18.7%.

If that still sounds like a lot, you could pursue both strategies, pushing back your retirement to age 67 while also investing more aggressively after retirement. With that strategy, you would need to save just 15.2% of your salary each year.

"If you don't think you can save 15%, start with 5%," says Robert Bingham, an investment adviser with San Francisco's Bingham, Osborn & Scarborough. "Once you start, you may find that saving the money is easier than you think."

Moreover, you e likely to get some help from both your company and Uncle Sam. If your employer doesn't have a traditional pension plan, it probably offers a self-managed retirement plan such as a 401(k) or (b) plan, where your employer matches all or part of your contributions. In addition, retirement-plan contributions typically come out of pretax income, thus reducing your tax bite and making it easier to save the money.

Still think it's impossible to save all that money? Consider the alternative. "You could end up spending your golden years working under the golden arches," says Jonathan Pond, a financial planner in Watertown, Mass. But there is a silver lining, he adds. "Free food."

Result? I'm afraid it's not too encouraging. T. Rowe Price figures you need to save 21.5% of your gross salary every year between now and age 65. While that's not impossible, after a while you'd probably get sick of bologna sandwiches.

~ How did you score? ~

After taking the quiz and adding up your score, use this guide to judge how risky your mutual-fund portfolio is.

• **95 points or more:** You're an aggressive investor, which isn't a bad thing, as long as you've got a long time horizon and a strong stomach for risk. But you could probably damp your portfolio's gyrations, without sacrificing too much return, if you better diversified your stock portfolio and added a sliver of bonds.

• **75 to 94 points:** With your portfolio, you've got to be prepared for some wrenching short-term losses. But over periods of five years or longer, you should earn decent returns. Indeed, you've got just the sort of score that should be rung up by committed long-term investors, who are saving for their own retirement or their toddlers' college education.

• **50 to 74 points:** With this sort of score, you've probably got a balanced portfolio that includes a decent mix of stocks and bonds. That's not a bad strategy, if you're a long-term investor with a conservative bent or a retiree who is comfortable taking some risk.

• **25 to 49 points:** If you plan to cash in your funds sometime in the next five to seven years, you've probably got the right sort of investment mix. Your time horizon is longer than that? Consider being a little more adventurous.

• **Less than 25 points:** You may not realize it, but you're taking a huge amount of risk. You've got a lot of your portfolio in bonds and money-market funds, which means there's no way that you'll lose a big chunk of your portfolio in tomorrow's market crash. But there's every chance you'll wake up 20 years from now and find that inflation and taxes have been just as devastating. Only those who need their money in the next three or four years should score below 25 points.

Market timing is a poor substitute for a long-term investment plan

By Jonathan Clements
Staff reporter of
The Wall Street Journal
Reprinted with permission of The Wall Street Journal *Copyright 1995 Dow Jones & Company, Inc. All rights reserved.*

If market-timers are so smart, why aren't they rich?

Market-timing involves jumping in and out of stocks, in an effort to catch bull markets but sidestep crashes. After a year of market turmoil, it might seem like a wonderful strategy.

There's just one problem. While timing may help to ease the pain of a bear market, it sure isn't the road to riches. Indeed, I believe you would get better returns by simply buying and holding a collection of well-run stock mutual funds

And yet a lot of us are closet market-timers. We call ourselves long-term investors. But we get antsy when the markets get rough, so we sell some of our stocks, figuring we'll be able to buy back later at lower prices.

Don't bank on it.

• Beating the bears

Even some market-timers will tell you that timing isn't principally about beating the market. It's about controlling risk.

For instance, listen to Paul Merriman, a Seattle money manager who runs five market-timing mutual funds. "I've looked at hundreds and hundreds of market-timing systems," Mr. Merriman says. "The reality is that they underperform bull markets but they outperform bear markets. And overall, most of them lag the market slightly."

Or listen to Linda Ferentchak, spokeswoman for the Society of Asset Allocators and Fund Timers, a Denver group that represents more than 100 investment advisers. I phoned and asked her whether anybody had got filthy rich by timing the market.

Ms. Ferentchak laughed. "As far as anybody getting fabulously rich, I doubt it. Our membership looks at (market timing) as a risk-management technique. We're trying to get something very close to market returns, or slightly better."

Unfortunately, even that goal has proved elusive. Morningstar Mutual Funds, a Chicago newsletter, reckons there are nine market-timing stock funds that have been around for the five years ended in December. The funds have returned an average of 7.2% a year, compared with an average of 9% for all diversified U.S. stock funds.

• Newsletter's performance

The story is equally grim when it comes to market-timing newsletters. Hulbert Financial Digest, which keeps tabs on the newsletter crowd, figures the market-timers have returned an average of 7.1% a year for the five years ended Nov. 30, compared with 8.9% for the Wilshire 5000-stock index.

But even if timing can't generate market-beating results, it's still a valuable service, insist the timers. How come? Many investors, they correctly point out, are too skittish to stay fully invested in stocks through a prolonged bear market. These nervous investors end up dumping their stocks at fire-sale prices, thus locking in their losses.

"The fact of the matter is that people become scared at the bottom and way too greedy at the top," says Douglas Fabian, editor of Fabian Investment Resources, a market-timing newsletter.

So what can you expect from market timing? "A reasonable expectation with market timing is that you'll perform at the averages, or a little below, with less risk," Mr. Fabian says.

That's about what investors have got from Mr. Fabian's newsletter. Following the advice in Fabian Investment Resources would have generated a return of 14.4% a year since June 1980, when Hulbert first started tracking newsletter performance, compared with 13.8% for the Wilshire 5000.

A modest success? Actually, Fabian Investment Resources ranks as the top timer for the past 14 years, beating out 10 other newsletters. Moreover, only two of these other 10 managed to outpace the Wilshire 5000.

• Trading and taxes

The bottom line? Market-timing may indeed allow you to miss part of a bear market. But you'll probably lag behind the market averages, you'll do a fair amount of trading, and you'll have to deal with the associated tax hassles. And, of course, you'll also have to live with the risk that your favorite market-timer could lose his knack and leave you languishing in cash the next time stocks roar ahead.

If you're nervous about the market, my advice is to consider other risk-reduction strategies. Like what? You can damp the gyrations in your portfolio's value by spreading your money across a slew of stocks and a variety of stock market sectors.

You can also lower your portfolio's risk level by keeping a small portion of your money in bonds and money-market funds. And consider using dollar-cost averaging, which involves investing a little bit every month. All these strategies can help make stock investing a little more bearable.

Markets may change, rules for success don't

By Jonathan Clements
Staff reporter of
The Wall Street Journal
Reprinted with permission of The Wall Street Journal *Copyright 1995 Dow Jones & Company, Inc. All rights reserved.*

What should you do with your investments in 1995? The same things you should have done last year.

To make money in the markets, you've got to learn to ignore the daily turmoil and, instead, act like a long-term investor. Here are my 10 rules of thumb for those who need a hand:

• **Get time on your side:** Start investing now, because the sooner you start, the more likely you are to earn healthy, inflation-beating returns.

For instance, if you invest $1,000 and make 10% a year, you'll have $28,000 after 35 years. But if you delay by just three years, so that you invest for only 32 years, your earnings will be trimmed by $7,000.

• **Aim before you fire:** Decide what you're saving for, because it makes a big difference in how you handle your money. If you plan to buy a car or make a down payment on a house in the next two years, stick with "cash" investments such as certificates of deposit and money-market funds.

But if you're investing for distant goals like your toddler's college costs or your own retirement, you can be far more aggressive, by putting a bigger chunk of your money into stocks and bonds. And don't presume you should be superconservative just because you are retired. After all, if you leave the work force at age 65, you might be looking at a 25-year retirement, which is plenty of time to earn decent money in stocks and bonds.

• Make it a habit: Invest at least $50 or $100 every month. If you regularly sock away money, market dips become opportunities rather than crises, because you know your next investment will buy stocks and bonds at cheaper prices.

• **Make it a habit:** Invest at least $50 or $100 every month. If you regularly sock away money, market dips become opportunities rather than crises, because you know your next investment will buy stocks and bonds at cheaper prices.

• **Take stock:** Over long periods, stocks will outpace bonds, and bonds will outperform cash. You're a long-term investor who wants superior returns? The most sure-fire strategy is to keep as much of your money in stocks as you possibly can. With the money you don't put into stocks, consider buying bonds instead.

• **Spread it around:** Last year was a rotten year for stocks. Not so 1993, when the Dow Jones Industrial Average gained almost 14%. But even in a boom year like 1993, a third of all stocks lost money.

The moral is to spread your stock-market money among at least 20 different companies in a variety of industries, so you don't get hurt by one or two rotten stocks. The easiest way to get that diversification is to buy a few mutual funds.

• **Keep it simple:** Limited partnerships? Bond derivatives? Options and futures? If you don't understand it, don't buy it. Lots of investors have done just fine by sticking with simple investments like Treasury notes and bonds. mutual funds and blue-chip stocks.

• **Settle for average:** Most professional and amateur investors fail to beat the market averages. Want to

Continued on page 11

Investment strategy can be simple, sound

Ask a dozen friends for investment advice, and you're likely to get a dozen answers – maybe more.

But investing doesn't have to be complicated or confusing. Successful investors look at history, apply common sense and follow the first rule of money management: Don't put all your eggs in one basket.

Instead, they allocate their money among the major investment categories – stocks, bonds and cash. The percentages allotted to each depend upon the investor's goal and the degree of risk he or she can tolerate.

A 68-year-old retiree on a modest pension may want his money to outpace inflation but can't afford to lose any principal, while a 28-year-old accountant saving $3,000 a year toward retirement wants to maximize long-term total return.

What does history tell them?

• Basically, stocks outperform other investments over the long haul. But they can take you on a roller coaster ride from year to year.

• Investment experts explain that bonds offer lower total returns, but higher interest income. They fluctuate less than stocks, but you can still lose money in a given year.

• Cash investments – money market funds or Treasury bills – offer low interest rates with extreme security. You can't lose money, but you don't earn much either.

From 1949 to 1993, stocks averaged 12.3 percent return a year. But there were 10 down years, with an average loss of 9.6 percent. Cash averaged 5.2 percent a year, with no down years.

An asset-allocation strategy of 40 percent stocks, 40 percent bonds, 20 percent cash averaged 8.5 percent a year, but there were only 7 down years, with an average loss of only 3 percent.

How should you decide?

Personal investment advisers will eagerly charge an arm and a leg to handle your portfolio. But most investors can make an informed decision themselves, using low-cost resources.

T. Rowe Price Associates' "Personal Strategy Planner" is an 18-page step-by-step guide, written in laymen's terms, that reviews several strategies and analyzes their risk/return characteristics. Any investor would benefit from its common-sense approach. For a free copy, call 1-800-541-6428.

From 1949 to 1993, stocks averaged 12.3 percent return a year. But there were 10 down years, with an average loss of 9.6 percent.

Markets may change, rules for success don't

Continued from page 10

be a winner? The easiest route is to buy index funds. These funds aim to match the performance of the market averages, which means they do a lot better than most investors.

• **Consider the costs:** You can't control whether the markets go up or down. So focus instead on something you can control, like your investment costs.

Consider using a discount broker, trading infrequently, buying mutual funds with thrifty annual expenses and avoiding funds that charge sales commissions.

• **Elude the tax man:** The biggest investment cost of all is taxes. What should you do? Your best bet is to make full use of tax-deferred retirement accounts like 401(k) plans, Keoghs and individual retirement accounts.

What about your taxable account? You can delay capital-gains taxes by hanging onto your winning investments longer. Switching to index funds can also reduce your tax hit, because these funds typically make smaller capital-gains distributions than regular mutual funds.

• **Exercise sloth:** Investors don't get rich overnight. They get rich over time. They buy decent stocks and well-run mutual funds and then let them ride for years and years.

Far too many people trade way too much, which makes them precious little money but does wonders for the prosperity of Wall Street. My advice is to work hard at being slothful. If that leaves you with time on your hands and you want something to do, write to me and tell me what you would like to read about.



FIXED RATES AS LOW AS:

8.50% A.P.R.

If you have plans to improve your home, whether it's a few repairs or a complete renovation, we can help make it happen.

With loans as varied as your needs, we have the loan that's right for you. Call our consumer loan department or stop by any one of our branches. We'll help you get this home improvement thing nailed.

AndoverBank

Consumer Loan Department (508)749-2256
Connecting all offices (508)749-2000

Andover *Lawrence* *Methuen* *North Andover* *Tewksbury*

Based on A.P.R. of 8.50% and a 5 year term, a $10,000 loan would mean 60 monthly payments of $205.16. Current Andover Bank Equity Creditline customers must qualify for an additional $20,000 to existing Creditline to qualify for these programs. Rate subject to change without notice.

Equal Housing & Opportunity Lender. *Member FDIC/DIF*

HOME EQUITY LOAN HOME IMPROVEMENT LOAN PERSONAL LOAN

Mutual Fund Performance Analysis – Leaders by Investment Objective

Source: Lipper Analytical Services

One year: 03/31/94 to 03/31/95

Overall rank			
5	Perkins Opportunity Fund	CA	38.72
23	Franklin Strat:CA Growth	G	24.72
15	Wasatch:Mid-Cap	MC	31.49
1	Govett:Smaller Companies	SG	49.24
50	Norwest:Inc Stock;A	GI	20.57
176	Vanguard Instlindex Fd	SP	15.56
67	Fidelity Adv Inst Eq Inc	EI	19.57
4	Fidelity Sel Health	H	44.18
36	Fidelity Sel Energy Ser	NR	22.53
1309	New Alternatives Fund	EN	4.61
2	Seligman Communicatn;A	TK	47.83
16	Fidelity Sel Paper&Frs	S	29.45
836	Strong Amer Utilities	UT	9.15
118	Fidelity Sel Insurance	FS	17.03
1552	Franklin Real Estate Sec	RE	1.99
275	Lexington Strat Invments	AU	14.56
151	Gam:Global	GL	16.02
864	Seligman Hend Gl Sm;A	GS	8.86
94	Gam:International	IF	18.00
1889	Kounders:Passport Fund	IS	-3.14
206	Wright Equi:Dutch	EU	15.27
858	World:Newport Tiger	PC	8.89
1911	Seven Seas:Emerg Mkts	EM	-4.02
1905	DFA Grp:Japan Small Co	JA	-3.85
2141	Scudder Latin America	LT	-30.01
1969	Fidelity Canada	CN	-5.94

Quarter: 12/31/94 to 03/31/95

Overall rank			
1	Perkins Opportunity Fund	CA	21.49
3	Api Trust:YorktownVal	G	20.62
14	Wasatch:Mid-Cap	MC	14.86
9	Govett:Smaller Companies	SG	15.63
34	Goldman Eq:G&I	GI	12.39
203	*CA Inv Tr II:S&P 500	SP	9.75
203	*Ambassador:Indxd;Fid	SP	9.75
203	*Woodward:Eq Index;Instl	SP	9.75
88	Aquinas:Eq Inc	EI	10.70
23	Invesco Strat:Health	H	12.83
20	Fidelity Selenergy Ser	NR	13.38
411	Invesco Strat:Environ	EN	9.12
7	Fidelity Sel Electronic	TK	18.12
6	Fidelity Sel Air Trans	S	19.31
1154	America's Utility Fund	UT	6.72
17	Sife Trust Fund	FS	14.05
2048	Evergreen US Re;Y	RE	0.98
59	Rydex:Precious Metals	AU	11.39
2	Gam:Global	GL	20.90
1762	AIM Intl:Glbl Agg Gr:A	GS	3.67
8	GAM:International	IF	17.54
2005	Founders:Passport Fund	IS	1.59
474	WrightEqui:Swiss	EU	8.91
1841	*Alliance All-Asia;C	PC	3.10
1841	*Alliance All-Asia;B	PC	3.10
1841	*Alliance All-Asia;A	PC	3.10
1701	Warbg Pincus Emer Md;Com	EM	4.10
2303	Wright Equi:Japanese	JA	-2.90
2573	Scudder Latin America	LT	-23.20
1864	Fidelity Canada	CN	2.88

Top 25 Performers

Source: Lipper Analytical Services

Rank 1 Year: 03/31/94 to 03/31/95

Rank			
1	Govett:Smaller Companies	SG	49.24
2	Seligman Communicatn;A	TK	47.83
3	Seligman Communicatn;D	TK	46.55
4	Fidelity Sel Health	H	44.18
5	Perkins Opportunity Fund	CA	38.72
6	Robrtsn Steph:Val+Gro	SG	36.37
7	BT Inv:Small Cap	SG	35.97
8	Putnam Hlth Sciences;A	H	34.70
9	Fidelity Sel Medical	H	33.86
10	Alliance Technology;A	TK	33.75
11	Putnam Hlth Sciences;B	H	33.73
12	Alliance Technology;B	TK	32.85
13	Allaince Technology;C	TK	32.80
14	PBHG Emerging Growth	SG	31.98
15	Wasatch:Mid-Cap	MC	31.49
16	Fidelity Sel Paper & Frs	S	29.45
17	T Rowe Price Sci & Tech	TK	29.03
18	Vanguard Spl:Health	H	27.66
19	AIM Eq:Aggress Gro	SG	26.76
20	Twen Century:Giftrust	SG	26.62
21	Alger Defined:Sm Cap	SG	25.34
22	Fidelity Sel Electronic	TK	24.94
23	Franklin Strat:CA Growth	G	24.72
24	J Hancock Glbl Rx;A	H	24.52
25	Alger Defined:Mid Cap	MC	24.40

Rank Quarter: 12/3194 to 03/31/95

Rank			
1	Perkins Opportunity Fund	CA	21.49
2	Gam:Global	GL	20.90
3	API Trust:Yorktown Val	G	20.62
4	Retire Plan:Growth;A	G	20.25
5	Retire Plan:Growth;B	G	19.97
6	Fidelity Sel Airtrans	S	19.31
7	Fidelity Sel Electronic	TK	18.12
8	Gam:International	IF	17.54
9	Govett:Smaller Companies	SG	15.83
10	J Hancock AV&T;A	TK	15.19
11	J Hancock AV&T;B	TK	15.13
12	Capp-Rush:Emerg Gro	SG	14.94
13	Robrtsn Steph:Val + Gro	SG	14.92
14	Wasatch:Mid-Cap	MC	14.86
15	BT Inv:Small Cap	SG	14.50
16	Seligman Communicatn;A	TK	14.06
17	Sife Trust Fund	FS	14.05
18	Seligman Communicatn;D	TK	13.86
19	Fidelity Sel Financial	FS	13.82
20	Fidelity Sel Energy Ser	NR	13.38
21	Rydex:Nova Fund	CA	13.31
22	Arrow:Equity	G	12.88
23	Invesco Strat:Health	H	12.83
24	Fideity Sel Medical	H	12.71
25	Rainier:Core Eqty	G	12.67

Investment Objectives

CA = Capital Appreciation Funds
G = Growth Funds
MC = Mid cap Funds
SG = Small Company Growth Funds
GI = Growth & Income Funds
SP = S&P 500 Index Objective Funds
EI = Equity Income Funds
H = Health/biotechnology Funds
NR = Natural Resources Funds
EN = Environmental Funds
TK = Science & Technology Funds
S = Specialty/miscellaneous Funds
UT = Utility Funds
FS = Financial Services Funds
RE = Real Estate Funds
AU = Gold Oriented Funds
GL = Global Funds
GS = Global Small Company Funds
IF = International Funds
IS = International Small Co Funds
EU = European Region Funds
PC = Pacific Region Funds
JA = Japanese Funds
LT = Latine American Funds
CN = Canadian Funds

The *Investor's Guide to Low-Cost Mutual Funds* is available

Any investor – especially one with mutual funds – would benefit from the latest edition of an easy-to-use comprehensive mutual fund directory.

The *1995 Investor's Guide to Low Cost Mutual Funds* is now available from the Mutual Fund Education Alliance. The Alliance is the not-for-profit trade association of the direct-marketed mutual fund industry whose members offer their funds directly to the public with little or no sales commissions. Collectively, its 32 member companies manage over $800 billion in mutual fund assets serving over 20 million shareholders.

Now in its 18th year, the guide offers information on more than 800 funds from America's leading no-load companies. It's a comprehensive directory that details each fund's performance, investment objective, asset size, investment requirements and unique features. It also shows fees, if any, and includes expense ratios for each fund.

To help investors compare performance over time, the guide includes each fund's average annual total returns for one-, five- and ten-year periods or the life of the fund, if less.

This important resource for mutual fund investors is updated twice annually and also includes a complete section with general information on mutual fund investing.

Investors who want even more information on mutual fund investing can also order the Alliance's educational kit, "Directing Your Own Mutual Fund Investments," also known as The Investor's Series. This kit is designed to help individuals understand how mutual funds work and how they can be used to achieve major lifetime investment goals such as wealth building, saving for retirement, college planning and investing for children.

The kit includes an audiotape and a colorful, 48-page book written in easy-to-understand language. It's divided into four major sections which include worksheets, record-keeping forms, sample portfolios and much more.

The Investor's Guide can be ordered by mail for $7. The Series kit can be ordered for $15, but both can be purchased together for just $17.50. To order, send checks or money orders to: The Mutual Fund Education Alliance, 1900 Erie St., Suite 120, Kansas City, MO 64116-3465.

Variable annuities offer tax-deferred savings for the long-term investor

Millions of Americans are looking for tax-advantaged ways to supplement Social Security and employer-sponsored retirements. More and more investors have turned their attention to variable annuities, particularly in the wake of tax law changes that have tightened and limited tax-deferred retirement savings options. For example, while IRAs generally do not have the same insurance-related charges as variable annuities, they do have other strict limitations. The maximum annual contribution to an IRA is $2,000, and the account-holder must begin taking distributions at age 70 1/2. By contrast variable annuities have no legal limitations on the amount you can invest, and distributions from non-IRA variable annuities can begin much later, often as late as age 85.

What is a variable annuity?

Variable annuities are issued by insurance companies and often distributed by brokerage firms. Basically, they are similar to portfolios of mutual funds with an added insurance feature. The insurance contract provides for tax deferral on investment earnings and a guaranteed death benefit. Investors in variable annuities direct their investments in a choice of fund portfolios. Because the investment performance of the funds will fluctuate, the account balance of the annuity can go up or down with market conditions. This differs from a fixed-rate annuity in which an investor is locked into a rate of return set by the insurance company.

Other important features

Variable annuities can not only provide tax advantages but can also provide a sophisticated investment vehicle. Investors can switch between the fund in a variable annuity tax-free, as market conditions or investment goals change.

The death benefit in a variable annuity assures that an investor's designated beneficiary receives the principal amount invested – less any previous withdrawals and/or distributions – or the current account value, whichever is greater.

Continued on page 16

SMITH MOTOR SALES

455 River Street, Haverhill, MA.

LARGEST EXCLUSIVE MERCEDES BENZ DEALER NORTH OF BOSTON

- Serving The Public For 68 Years -

Perfect Pre-Owned Mercedes

SALES • SERVICE • LEASING

(508) 372-2552

DON'T WAIT UNTIL IT's TOO LATE. Call Today To Avoid This Phone Later!

FREE! 25-Point Safety Inspection

A visual inspection of many important safety & drivability items. (With any service or repair.) Expires 5/6/95



ATAMIAN

SPRING SERVICE SERVICE

We Service Anybody

Most Convenient Service Hours Anywhere

Quality Service Since 1971

Drive-In Service • No Appointment Necessary

Local Calls: 508-851-4356

Honda Spark Plug Service $39.95 — Includes: Install spark plugs. Inspect throttle linkage. Inspect plug wires and distributor cap. Check idle speed and timing. Platinum tip plugs & V-6 engine extra. Expires 1-31-95

Oil Filter Special — Hondas $14.95; Volkswagen $19.95 — Replace engine oil & filter, check all fluids & levels. Inspect vehicle undercarriage, check condition of tires, set the pressure. V-6 & 4WD. Expires 5/6/95

Parts Manager's Special 10% OFF — • Do-It-Yourself Parts (over the counter) • Security Systems • CD Player. Expires 5/6/95

Honda Wiper Inserts Installed $4.95 — Get your car ready for those Spring Showers! Each + Tax

30-60 Honda Service Special — Save $40.00 — SPECIAL $322 REG. $362. Expires 5/6/95

15-45-75K Honda Service Special — Save $30.00 — SPECIAL $207 REG. $237. Expires 5/6/95

Honda T-Belt Replacement — Save $80.00 — SPECIAL $299 REG. $379. '90 - '93 All. Expires 5/6/95

Saturday Service
Evening Service
SATISFACTION GUARANTEED
Express Service
Shuttle Service

Easy On Easy Off Rte. 38 Exit 38 off I-495

We Deliver More Than Service We Deliver Confidence.

SERVICE HOURS: Mon., Wed., Fri. 7:30-5:00 p.m. Tues. & Thurs. 7:30-9:00 p.m. Saturday 8:00-5:00 p.m.

POUR IN THE PROTECTION — Kendall Refining Co.

ATAMIAN HONDA - VW

150 Main Street • Tewksbury, MA 01876

THERE'S NO LIMIT TO WHAT WE'LL DO TO SATISFY YOU!

Subscribe today

and receive the ANDOVER TOWNSMAN

for as little as 56¢ an issue

Don't pass up this offer because its not going to last forever ...

Subscribe today to the Andover Townsman and receive 13 months for the price of 12 or 25 months for the price of 24.

$35 guarantees you 13 months ($60 for 25 months) of news, entertainment and sports, as well as a variety of interesting sections covering many different topics such as banking, dining, bridal, and gift ideas for the holidays.

PLUS ... you'll never miss any of the Andover Townsman's specialty publications: Automotive Quarterly, Investment Quarterly, Classic Real Estate, Healthwise, a guide to hospitals and healthcare, and Home Improvement & Decorating.

Mail coupon to:
Andover Townsman
P.O. Box 1986, Andover, MA 01810
Questions? Call 508-475-1943.

Yes, I want to save!

Name _____

Address _____

City, State, Zip _____

Phone Number _____

❑ Send me 13 months for $35. (65¢ an issue.)
(A savings of $9 off the newsstand price.)

❑ Send me 25 months for $60. (56¢ an issue.)
(A savings of $21 off the newsstand price.)

❑ Bill me. ❑ My check is enclosed.

Charge my ❑ MasterCard ❑ Visa

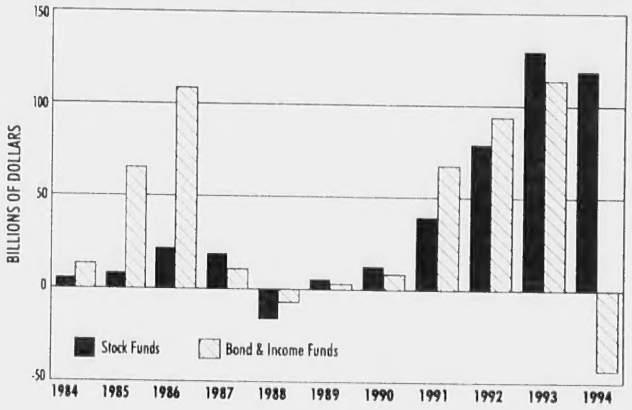
Account # _____

Expiration Date: _____

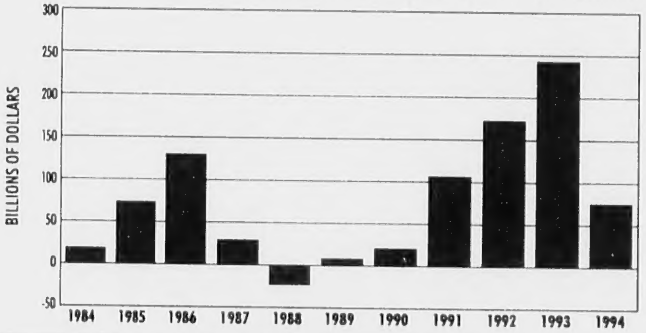
Signature: _____

Near-record cash flow into stock mutual funds in 1994

Net New Cash Flows of Stock and Bond & Income Funds



Net New Cash Flows of Stock and Bond & Income Funds Combined



Despite a choppy investment market, mutual funds investors put a near-record amount into stock funds during 1994. Net new cash flowing into stock funds during 1994 reached $119.3 billion, according to Investment Company Institute. Stock funds had a record inflow of $129.6 billion in 1993. (New net cash flow is the measure of investors' net new purchases of fund shares combined with the net effect of investors' exchanges among funds in the same family of funds.)

Investors responded to six interest rate increases, which depressed bond prices over the course of 1994, by withdrawing $43.5 billion form bond and income mutual funds. Those funds had a record net inflow of $113.7 billion in 1993.

While pulling back from long-term bond and income funds, investors sharply increased their holdings of short-term mutual funds. The total assets of these money market mutual funds grew by $45.4 billion in 1994, to $628.2 billion from $582.8 billion, according to the the institute's weekly survey of money market funds.

The number of mutual fund shareholder accounts surpassed 100 million for the first time in 1994. Because may mutual fund shareholders have multiple accounts, the number of individual shareholders is estimated to be about 40 million.

Source: Investment Company Institute



New Porsche Arrivals

1995 993 C4 Coupe Black, Black leather
1995 993 Coupe Black, Black leather
1995 993 Cabriolet Red, Beige leather
1995 993 Coupe Iris Blue, Marble Grey leather
1995 993 Coupe Red, Black leather, sport options
1994 968 Cabriolet White, Black leather

SAVE OVER $10,000

1995 Taking orders for the New C4 and Bi-Turbo

Call for current pre-owned inventory

We have many pre-owned Porsches to choose from!

PARK PORSCHE
222 Lowell Street, Lawrence, Ma • (508) 686-9743

If You're Looking For A German Luxury Convertible, Think Along These Lines.

"Engine, gearbox, suspension and driving position... all blend for harmonious performance."

"Good value for all it offers mechanically and sensually."

"Front-wheel drive, easy to drive. Feeling of surefootedness."

"Handsomely-styled: 4-wheel disc brakes with ABS; MacPherson-strut front suspension."



"Underway, a pleasure, with smooth shifts and supple suspension."

"Quieter than a BMW at 70 mph."

"Interior styling - hands-down winner. Gorgeous."

When three editors of *Road & Truck* test-drove the Audi Cabriolet, BMW 325i and Mercedes Benz E320, two favored our car. So come see us for your own test drive. We think you'll see why *R&T* was tooting our horn.

The Audi Cabriolet.

Audi

We have many pre-owned Audis to choose from!

PARK AUDI
222 Lowell Street, Lawrence, Ma • (508) 686-9743

Variable annuities offer tax-deferred savings for the long-term investor

Continued from page 13

When an investor chooses to begin receiving retirement income, a number of payout options are available.

Who should consider a variable annuity?

Variable annuities may be an appropriate investment if you are:

- in a higher tax bracket,
- a long-term, retirement-oriented investor,
- making the maximum contribution to your employer retirement plan or your IRA, or
- an owner of a fixed annuity looking for the higher return you may realize from a professionally-managed stock or bond fund.

What to consider when choosing a variable annuity?

When choosing a variable annuity, look for an investment that has no "loads" or sales commissions. Also look for a variable annuity with low annual fees. The lower your variable annuity expenses, the greater your potential for higher net returns. Even small differences in expenses can have significant impact on overall return.

You should also consider the variable annuity's investment flexibility – are you allowed an ample number of fund transfers each year? A broad selection of funds from a number of well known fund families is also important. Make certain the variable annuity has no surrender charges. Many contracts impose fees – some as high as 7.5 percent during the first year – for early withdrawals or distributions.

By contrast variable annuities have no legal limitations on the amount you can invest, and distributions from non-IRA variable annuities can begin much later, often as late as age 85.

Whether PROOF

1 Year CD 6.25% APY*

2 Year CD 6.65% APY*

3 Year CD 6.95% APY*

Whether the stock market dives, mutual funds drag, or the economic forecast looks murky, your investment at First Essex will earn you money.

We provide exceptional service, excellent rates and a selection of terms from 30 days to 7 years. And your funds are insured to $100,000 by FDIC, so you'll never need to worry.

Visit one of our banking centers today, and we'll help you build a very sunny future.

FIRST ESSEX FIRST ESSEX BANK

FIRST ESSEX BANK FSB

Banking from a new perspective.

Member FDIC

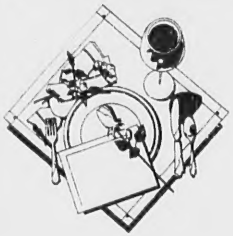
(508) 681-7500

Equal Opportunity LENDER

*APY is the annual percentage yield. Rates as of 4/15/95; subject to change without notice. There is a penalty for early withdrawal. Interest is compounded monthly. The minimum investment is $1,000; the maximum is $100,000.

Massachusetts— Andover, Haverhill, Lawrence, Methuen, North Andover, Norwell**, Wellesley**
New Hampshire— Londonderry, North Hampton**

**Loan Center



WIN A FREE DINNER!

Fill out the coupon below and enter in a random drawing for a $25 gift certificate from the local restaurant of your choice!

(Drawings are held every other Friday.)

Subscribe now and the Townsman will enter your name five times into the drawing!

- No purchase necessary.
- Contest is limited to current non-subscribers only.
- Enter as many times as you like.
- No facsimiles accepted.
- Area for restaurant choice is limited to Andover, North Andover, Lawrence, Methuen and North Reading.
- If you choose to subscribe to the Townsman now, mail back this coupon with payment and we'll enter your name five times in the random drawing.
- Entries will be discarded after each drawing, so be sure to enter weekly.
- Contest may end at any time.
- Decision of the judges will be final.
- Contest is closed to employees of the Andover Townsman, Eagle-Tribune, Derry News and Eagle-Offset.
- One winner per drawing.

ANDOVER TOWNSMAN

Mail this coupon back to: Andover Townsman, P.O. Box 1986, Andover, MA 01810
Attention: Contest Manager

❑ **YES!** Enter me into the drawing for a free $25 gift certificate to the local restaurant of my choice.

❑ **YES!** I'll subscribe now. Please enter my name five times into the drawing. My check is enclosed.

Name _____

Address _____

City, State, Zip _____

Phone Number _____

Where do you buy the Townsman? _____

I'm subscribing! Send me

❑ one year of the Townsman for $35

❑ two years of the Townsman for $60

Winners notified by phone.